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1999 Missouri Product Liability Insurance Report

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Missouri Department of Insurance
Statistics Section

1999 Missouri Product Liability Insurance Report

Missouri Department of Insurance
Statistics Section
November 2000

OTHER PUBLICATIONS AVAILABLE

The Missouri Department of Insurance publishes the following statistical reports. These reports are available by sending a written request along with the payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

- **Missouri Department of Insurance Annual Report**
- **Missouri Market Share Report**
- **Missouri Real Estate Malpractice (Closed Claim) Report**
- **Missouri Legal Malpractice (Closed Claim) Report**
- **Missouri Mortgage Guaranty Insurance Report**
- **Missouri Health Maintenance Organization Report**
- **Missouri Complaint Index Report**
- **Missouri Life, Accident & Health Supplement Report**
- **Missouri Property & Casualty Supplement Report**
- **Missouri Medical Malpractice (Closed Claim) Report**
- **Missouri Uninsured Automobile Report**

DATABASES AVAILABLE

Medicare Supplement Experience Data
Missouri Zip Code Insurance Data for Homeowners/Dwelling Fire,
Farmowners (dwelling only), Mobile Home, Earthquake and Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the Statistics Section at 573/751-4126.

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance companies adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims rising from use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance.

As illustrated in the following graphs, over a 10-year period, product liability writers experienced elevated loss ratios — losses paid and incurred as a percentage of earned premium — in 1990, 1995 and 1996. The lowest loss ratio occurred in 1997 at -79.9 percent*. From 1998 to 1999 the loss ratio decreased significantly from 84 percent to 33.8 percent.

Claims closed with payment decreased 42 percent from 1998 to 1999, which is the lowest amount reported for the last 10 years. Average indemnity paid on claims reached an all time high of \$91,198 in 1996, but had decreased by 72 percent in 1999 to \$24,999. The average allocated loss expense for paid claims in 1999 dropped to \$6,906, compared to the 1996 figure of \$48,019.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, increasing from 136 in 1997 to 165 in 1999.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 15 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of this data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Division of Market Regulation, Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

*Negative loss ratios can occur when insurers correct past overreserving.

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MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 1990 - 1999

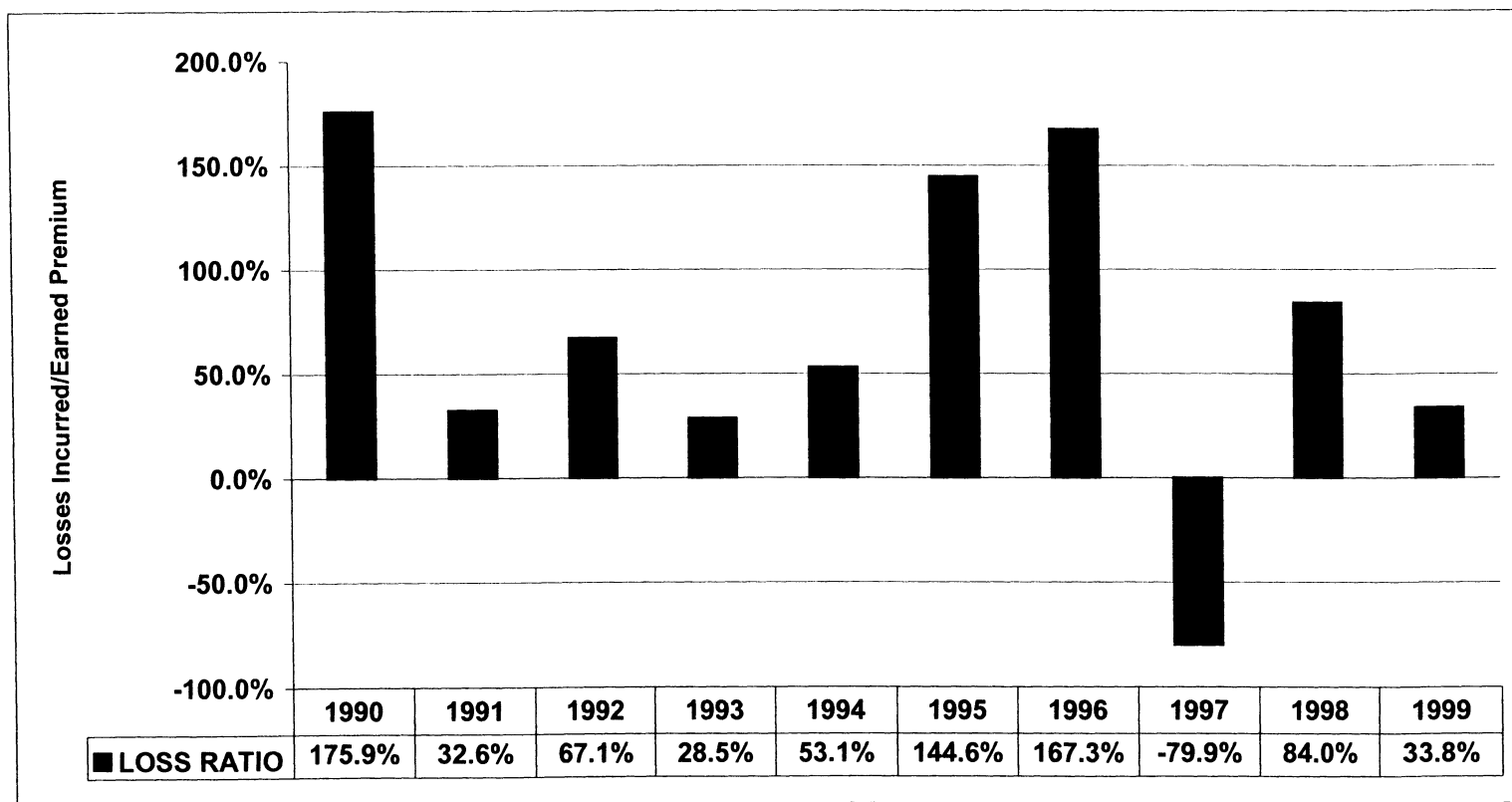
Number of Claims Closed 1990 - 1999

Average Indemnity Paid for All Paid Claims 1990 - 1999

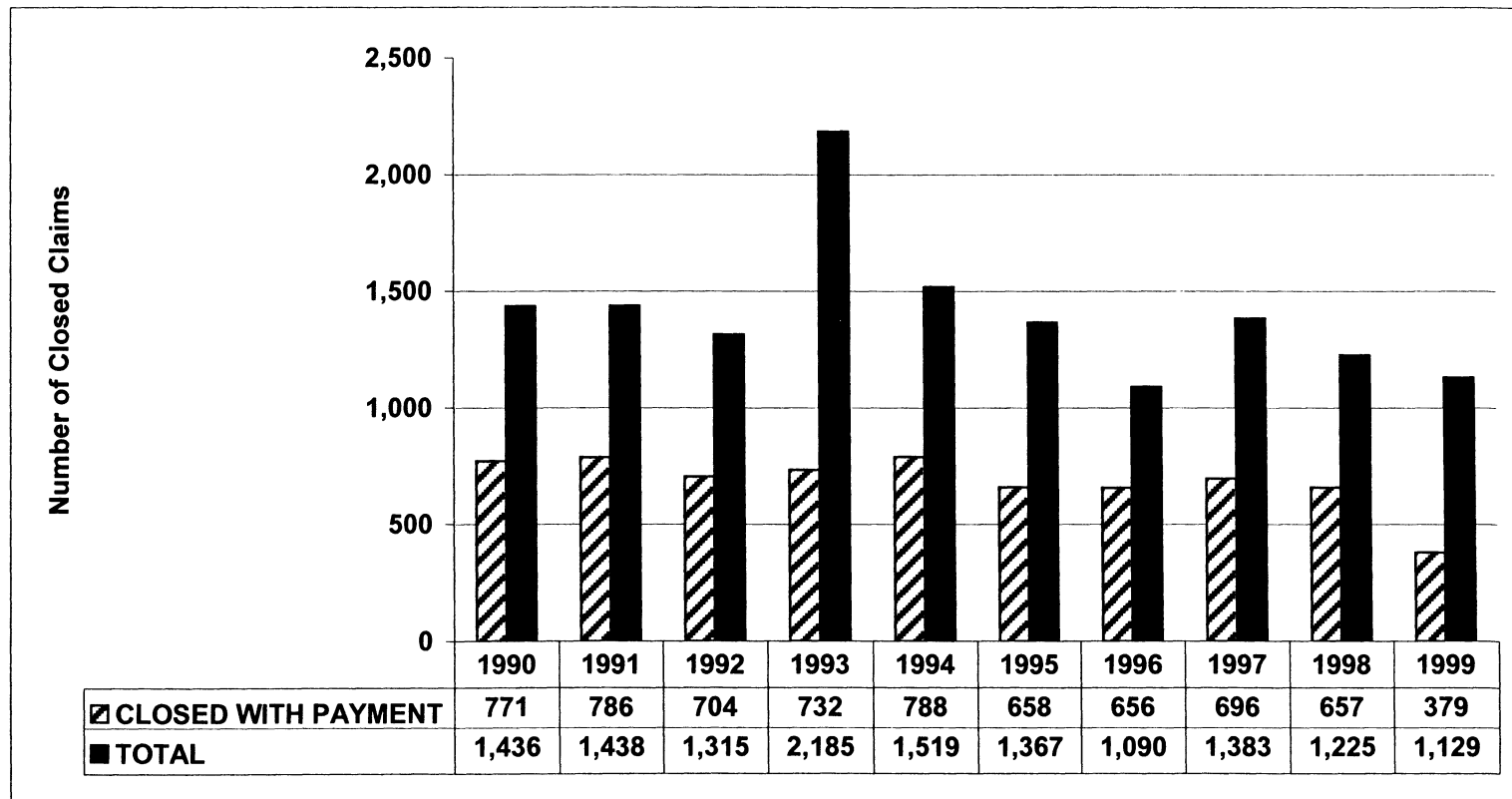
Average Loss Expense for All Paid Claims 1990 - 1999

Average Closure Time on Payment of Claims 1990 - 1999

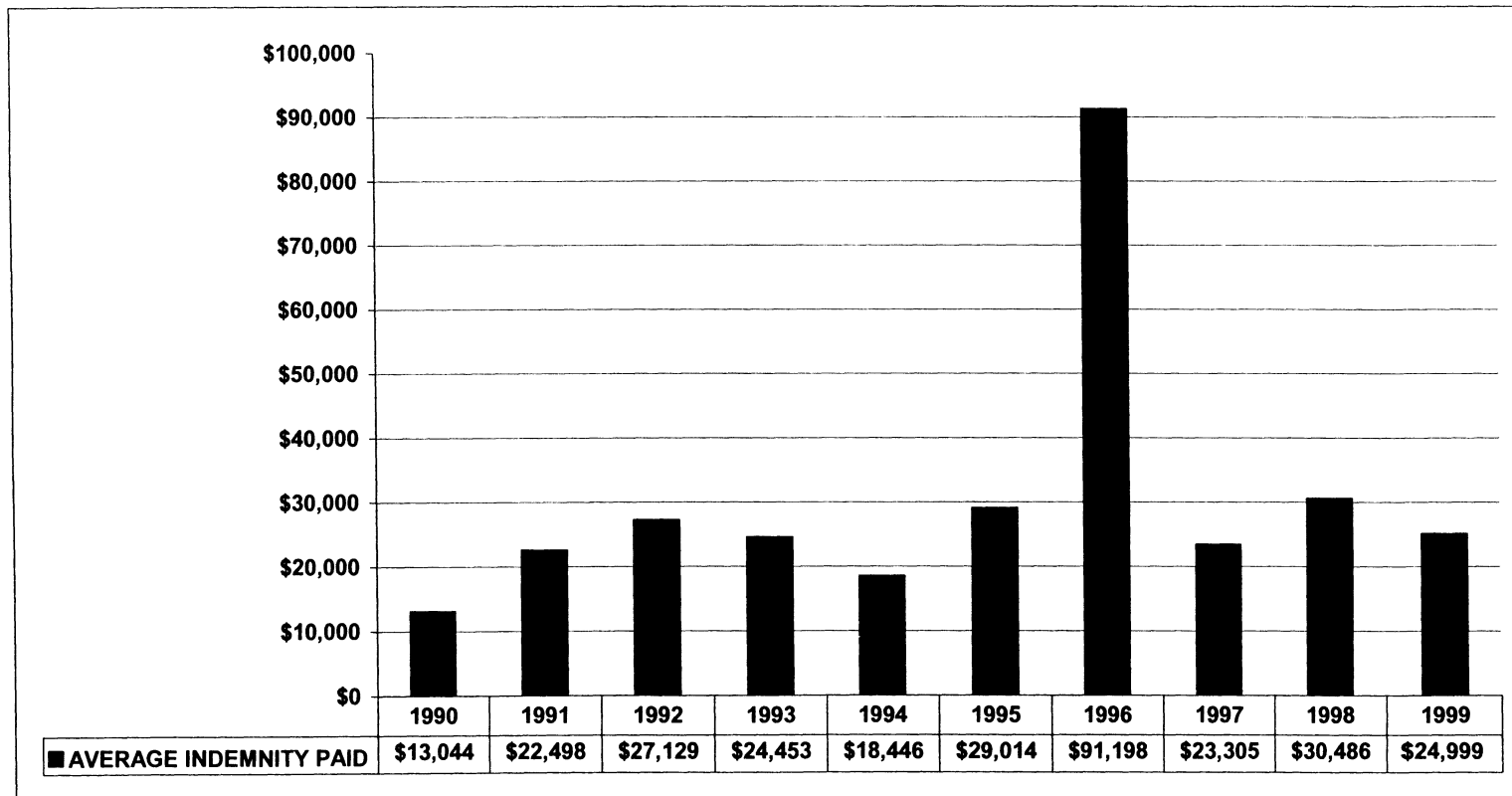
LOSS RATIOS 1990 - 1999



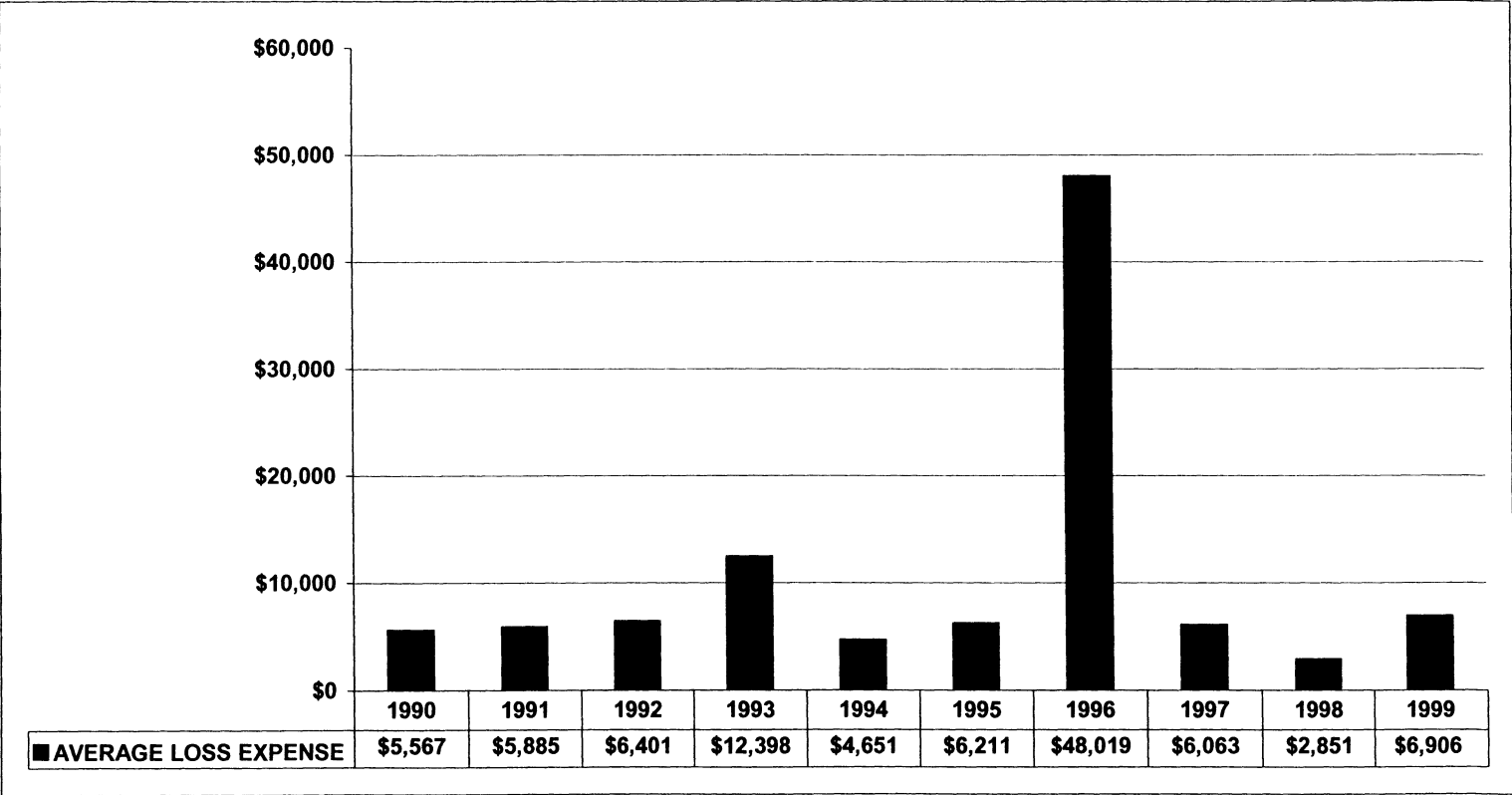
CLAIMS CLOSED 1990 - 1999



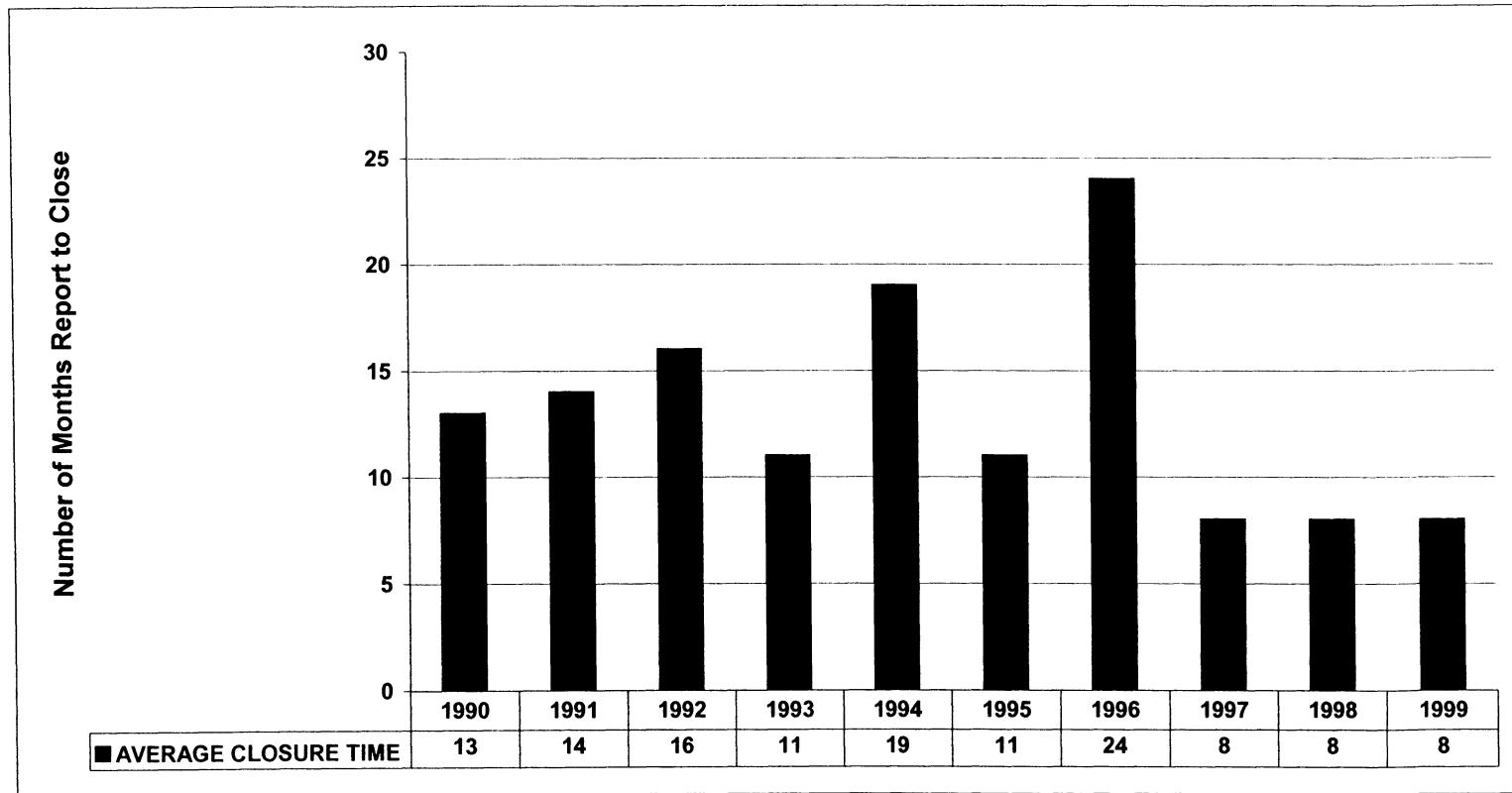
AVERAGE INDEMNITY PAID 1990 - 1999 FOR ALL PAID CLAIMS



AVERAGE LOSS EXPENSE 1990 - 1999 FOR ALL PAID CLAIMS



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS 1990 - 1999



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 1999 and a ten-year summary.

PRODUCT LIABILITY
SUMMARY OF PAID INDEMNITY
FOR 1999

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	66.43%	750	\$0	\$0	\$1,487	\$3,626	14
1 - 2,499	23.29%	263	\$764	\$201,046	\$226	\$1,807	4
2,500 - 4,999	3.01%	34	\$3,461	\$117,658	\$1,035	\$4,594	9
5,000 - 7,499	1.51%	17	\$5,808	\$98,739	\$1,827	\$10,293	14
7,500 - 9,999	0.80%	9	\$8,453	\$76,073	\$2,117	\$8,604	13
10,000 - 24,999	1.77%	20	\$14,631	\$292,612	\$14,007	\$21,793	20
25,000 - 49,999	0.71%	8	\$33,250	\$266,000	\$18,733	\$35,700	27
50,000 - 74,999	0.44%	5	\$57,551	\$287,756	\$63,761	\$39,096	23
75,000 - 99,999	0.44%	5	\$83,648	\$418,240	\$13,302	\$86,121	14
100,000 - 199,999	0.62%	7	\$121,560	\$850,922	\$100,291	\$94,286	23
200,000 - 299,999	0.18%	2	\$205,857	\$411,714	\$8,452	\$112,500	21
300,000 - 399,999	0.27%	3	\$318,333	\$955,000	\$137,033	\$13,333	54
400,000 - 499,999	0.18%	2	\$425,000	\$850,000	\$102,623	\$31,250	47
500,000 - 999,999	0.09%	1	\$500,000	\$500,000	\$125,505	\$9	59
1,000,000 OR GREATER	0.27%	3	\$1,382,939	\$4,148,816	\$65,470	\$234,670	32
TOTAL	100.00%	1,129	\$8,392	\$9,474,576	\$3,306	\$5,883	12

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF PAID INDEMNITY
FOR YEARS 1990 – 1999**

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	51.54%	7,260	\$0	\$0	\$4,070	\$5,003	14
1 - 2,499	32.85%	4,627	\$650	\$3,009,481	\$442	\$1,971	10
2,500 - 4,999	4.27%	602	\$3,410	\$2,052,920	\$2,153	\$7,439	13
5,000 - 7,499	2.12%	299	\$5,803	\$1,735,004	\$5,545	\$11,159	18
7,500 - 9,999	1.17%	165	\$8,379	\$1,382,570	\$4,751	\$15,573	15
10,000 - 24,999	3.13%	441	\$15,390	\$6,787,127	\$18,550	\$26,524	24
25,000 - 49,999	1.48%	209	\$33,509	\$7,003,484	\$18,587	\$29,630	30
50,000 - 74,999	0.83%	117	\$59,208	\$6,927,327	\$24,504	\$47,555	29
75,000 - 99,999	0.50%	71	\$82,095	\$5,828,766	\$47,609	\$125,273	31
100,000 - 199,999	0.72%	102	\$134,538	\$13,722,851	\$102,256	\$84,428	27
200,000 - 299,999	0.32%	45	\$228,428	\$10,279,240	\$183,544	\$62,147	34
300,000 - 399,999	0.21%	29	\$342,355	\$9,928,291	\$71,852	\$131,971	36
400,000 - 499,999	0.18%	25	\$431,346	\$10,783,654	\$88,456	\$237,994	30
500,000 - 999,999	0.40%	57	\$675,865	\$38,524,328	\$104,498	\$204,649	35
1,000,000 OR GREATER	0.27%	38	\$2,261,863	\$85,950,806	\$458,569	\$1,362,674	31
TOTAL	100.00%	14,087	\$14,475	\$203,915,849	\$7,099	\$12,267	14

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 1999 and a ten-year summary.

PRODUCT LIABILITY
SEVERITY OF BODILY INJURY
FOR 1999

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NO INJURY	752	0.55%	1	\$3,600	\$3,600	\$0	\$3,600	1
EMOTIONAL ONLY	32	9.39%	17	\$4,185	\$71,152	\$3,991	\$8,432	12
TEMPORARY	276	70.17%	127	\$1,953	\$248,010	\$3,516	\$3,399	8
PERMANENT	51	17.13%	31	\$160,598	\$4,978,551	\$32,978	\$37,548	21
DEATH	18	2.76%	5	\$459,500	\$2,297,500	\$38,933	\$65,000	40
TOTAL	1,129	100.00%	181	\$41,982	\$7,598,813	\$9,565	\$11,423	11

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY
FOR YEARS 1990 - 1999**

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NO INJURY	6,420	5.07%	210	\$18,648	\$3,916,094	\$6,865	\$23,896	13
EMOTIONAL ONLY	417	3.53%	146	\$1,767	\$257,927	\$903	\$2,710	7
TEMPORARY	5,107	60.72%	2,514	\$5,651	\$14,207,781	\$2,634	\$4,917	9
PERMANENT	1,925	28.67%	1,187	\$93,294	\$110,740,126	\$32,404	\$61,611	37
DEATH	218	2.00%	83	\$368,515	\$30,586,707	\$50,937	\$129,689	33
TOTAL	14,087	100.00%	4,140	\$38,577	\$159,708,635	\$12,292	\$24,558	17

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 1999 and a ten-year summary.

PRODUCT LIABILITY
SEVERITY OF PROPERTY DAMAGE
FOR 1999

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NO PROPERTY DAMAGE	808	1.00%	2	\$1,225	\$2,450	\$1,743	\$2,625	5
MINOR PROPERTY DAMAGE	238	75.62%	152	\$3,397	\$516,354	\$235	\$3,615	3
INTERMEDIATE PROPERTY DAMAGE	53	15.42%	31	\$16,503	\$511,599	\$2,990	\$12,523	8
MAJOR PROPERTY DAMAGE	30	7.96%	16	\$156,594	\$2,505,511	\$52,959	\$57,576	25
TOTAL	1,129	100.00%	201	\$17,592	\$3,535,914	\$4,872	\$9,275	6

PRODUCT LIABILITY
TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE
FOR YEARS 1990 - 1999

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NO PROPERTY DAMAGE	9,693	2.21%	60	\$40,976	\$2,458,580	\$5,195	\$5,040	11
MINOR PROPERTY DAMAGE	2,424	57.33%	1,553	\$4,241	\$6,586,152	\$1,135	\$4,630	5
INTERMEDIATE PROPERTY DAMAGE	1,584	33.59%	910	\$21,003	\$19,112,905	\$11,470	\$21,899	8
MAJOR PROPERTY DAMAGE	386	6.87%	186	\$114,416	\$21,281,463	\$41,706	\$47,190	26
TOTAL	14,087	100.00%	2,709	\$18,250	\$49,439,100	\$7,482	\$13,362	7

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 1999 and a ten-year summary.

PRODUCT LIABILITY
BUSINESS CLASSIFICATION
FOR 1999

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
SUBCONTRACTOR TO MANUFACTURER	49	0.53%	2	\$13,522	\$27,043	\$15,873	\$38,523	24
MANUFACTURER	657	52.24%	198	\$37,910	\$7,506,128	\$9,418	\$14,097	9
WHOLESALE	10	1.58%	6	\$29,188	\$175,126	\$298	\$1,850	2
RETAILER	275	26.65%	101	\$4,339	\$438,236	\$2,321	\$3,042	6
SERVICER-REPAIRER	91	13.19%	50	\$5,276	\$263,804	\$3,093	\$7,669	7
DISTRIBUTOR	47	5.80%	22	\$48,375	\$1,064,239	\$14,989	\$16,033	13
TOTAL	1,129	100.00%	379	\$24,999	\$9,474,576	\$6,906	\$10,350	8

PRODUCT LIABILITY
TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION
FOR YEARS 1990 – 1999

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NOT SPECIFIED	86	0.70%	48	\$7,720	\$370,554	\$3,766	\$6,375	14
SUBCONTRACTOR TO MANUFACTURER	279	2.02%	138	\$16,003	\$2,208,456	\$6,403	\$9,051	15
MANUFACTURER	7,334	48.95%	3,342	\$48,488	\$162,046,086	\$15,813	\$31,376	16
WHOLESALE	291	2.18%	149	\$36,343	\$5,415,142	\$10,334	\$13,040	13
RETAILER	4,179	30.83%	2,105	\$7,469	\$15,722,547	\$2,877	\$4,581	7
SERVICER-REPAIRER	795	6.55%	447	\$17,339	\$7,750,513	\$14,271	\$26,726	8
DISTRIBUTOR	1,121	8.74%	597	\$17,418	\$10,398,551	\$4,312	\$10,922	26
TOTAL	14,087	100.00%	6,827	\$29,869	\$203,915,849	\$10,321	\$19,992	13

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 1999 and a ten-year summary.

PRODUCT LIABILITY
LOCATION OF OCCURRENCE
FOR 1999

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
HOME	318	46.97%	178	\$13,995	\$2,491,041	\$3,477	\$7,383	4
AUTO	21	1.58%	6	\$19,882	\$119,291	\$2,170	\$21,058	11
PLANT	52	6.60%	25	\$177,850	\$4,446,239	\$19,119	\$37,010	22
OFFICE	121	19.00%	72	\$8,926	\$642,650	\$2,766	\$2,690	6
MISCELLANEOUS	617	25.86%	98	\$18,116	\$1,775,355	\$13,348	\$13,913	14
TOTAL	1,129	100.00%	379	\$24,999	\$9,474,576	\$6,906	\$10,350	8

PRODUCT LIABILITY
TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE
FOR YEARS 1990 – 1999

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve On Paid Claims	Average # of Months Report to Close
NOT SPECIFIED	66	0.42%	29	\$14,964	\$433,968	\$162,390	\$11,856	8
HOME	5,173	39.29%	2,682	\$18,995	\$50,943,597	\$9,733	\$11,088	7
AUTO	548	4.12%	281	\$42,534	\$11,952,076	\$7,273	\$13,925	15
PLANT	1,980	10.97%	749	\$100,830	\$75,521,409	\$22,634	\$76,336	45
OFFICE	1,306	12.96%	885	\$10,880	\$9,628,742	\$4,338	\$10,553	6
MISCELLANEOUS	5,014	32.24%	2,201	\$25,187	\$55,436,057	\$7,639	\$16,344	13
TOTAL	14,087	100.00%	6,827	\$29,869	\$203,915,849	\$10,321	\$19,992	13

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 1999 and a ten-year summary.

PRODUCT LIABILITY
PRODUCT TYPE
FOR 1999

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
GASOLINE STATIONS	30	6.33%	24	\$462	\$11,082	\$0	\$675	3
MEAT, FISH, POULTRY, AND SEAFOOD	32	5.80%	22	\$1,039	\$22,850	\$0	\$1,402	3
BATTERIES	24	5.80%	22	\$615	\$13,523	\$58	\$1,311	3
FROZEN FOODS	22	5.01%	19	\$734	\$13,942	\$40	\$950	3
AUTO REPAIR SHOPS	27	4.49%	17	\$3,247	\$55,198	\$1,172	\$3,306	8
APPLIANCES AND ACCESSORIES	21	4.22%	16	\$5,499	\$87,989	\$289	\$2,077	2
FOOD PRODUCTS - NOT DRY	25	4.22%	16	\$1,466	\$23,461	\$12	\$1,526	4
OIL, FUEL, GAS - CO AND DISTRIBUTORS	27	3.69%	14	\$38,679	\$541,503	\$10,394	\$1,054	14
MACHINERY PARTS, OR EQUIPMENT-USE, MFG	17	3.43%	13	\$310,183	\$4,032,377	\$32,916	\$32,856	27
RESTAURANTS - SERVE NO ALCOHOL	50	3.17%	12	\$4,911	\$58,932	\$3,154	\$1,609	10
ASBESTOS GOODS MFG	382	2.90%	11	\$2,183	\$24,011	\$109	\$1,627	15
PLUMBING	15	2.64%	10	\$2,711	\$27,112	\$0	\$4,497	1
RESTAURANTS - SERVE ALCOHOL	42	2.64%	10	\$684	\$6,843	\$99	\$2,400	5
FOOD PRODUCTS - DRY	25	2.64%	10	\$20,282	\$202,821	\$179	\$4,342	6
LIGHTS, LANTERNS, AND LAMPS	15	2.64%	10	\$15,294	\$152,938	\$15,222	\$11,245	6
BAKERIES AND BAKERY GOODS	25	2.11%	8	\$2,922	\$23,376	\$0	\$3,094	2
FURNITURE AND FIXTURES	23	2.11%	8	\$3,944	\$31,552	\$3,515	\$2,088	10
CHEMICAL MFG	17	2.11%	8	\$25,718	\$205,745	\$29,499	\$36,092	16
CONCESSIONAIRES	7	1.85%	7	\$2,526	\$17,679	\$3,607	\$2,271	6
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	21	1.32%	5	\$12,796	\$63,978	\$5,312	\$8,800	9
CONTRACTORS - NOC	7	1.32%	5	\$38,821	\$194,103	\$109,320	\$73,080	30
FURS, FABRICS AND OTHER CLOTHING	9	1.32%	5	\$302,154	\$1,510,768	\$63,943	\$144,240	15
HEATING AND AIR CONDITIONING	9	1.32%	5	\$2,523	\$12,614	\$2,324	\$35,812	10
CARPENTRY AND FLOOR COVERINGS	8	1.32%	5	\$2,921	\$14,604	\$140	\$2,814	3
GROCERY STORES AND MARKETS	19	1.32%	5	\$443	\$2,215	\$0	\$1,450	4
FARM MACHINERY	4	1.06%	4	\$41,971	\$167,885	\$25,515	\$13,625	17
WATER BOTTLING	4	1.06%	4	\$718	\$2,870	\$0	\$887	4
SOAP AND DETERGENTS	4	1.06%	4	\$336	\$1,344	\$0	\$790	3
COSMETICS	5	1.06%	4	\$756	\$3,025	\$0	\$1,475	2
ROOFING	7	0.79%	3	\$8,499	\$25,497	\$1,061	\$12,167	18
ELECTRICAL EQUIPMENT	8	0.79%	3	\$35,250	\$105,750	\$87	\$54,250	5
WHEEL AND TIRE MFG	4	0.79%	3	\$794	\$2,383	\$0	\$1,833	3
PLASTIC, RUBBER GOODS - MFG	8	0.79%	3	\$1,544	\$4,631	\$0	\$2,233	8
CLUBS	4	0.79%	3	\$9,166	\$27,498	\$11,651	\$27,700	25
VALVES, PUMPS, COMPRESSORS MFG	5	0.53%	2	\$8,212	\$16,423	\$24,960	\$14,750	20
ELECTRIC CABLES, CONDUIT, AND WIRING	2	0.53%	2	\$3,241	\$6,482	\$0	\$5,000	4
CONCRETE AND ASPHALT CONSTRUCTION	5	0.53%	2	\$7,198	\$14,395	\$0	\$5,000	3
GAS, STEAM, WATER, AND SEWER MAINS	4	0.53%	2	\$3,854	\$7,708	\$316	\$5,650	19
WATER SOFTENING EQUIPMENT	3	0.53%	2	\$4,993	\$9,986	\$0	\$4,550	6
MASONRY, PLASTERING, MARBLE, OR TILE	2	0.53%	2	\$5,002	\$10,003	\$7,339	\$5,500	25
PREFABRICATED BUILDING MFG	6	0.53%	2	\$202,375	\$404,750	\$44,429	\$25,500	35
DAIRY PRODUCTS	4	0.53%	2	\$1,925	\$3,850	\$0	\$1,550	3
DELI, CATERERS, AND CAFETERIAS	35	0.53%	2	\$524	\$1,048	\$0	\$760	1
ANIMAL FEED	2	0.53%	2	\$9,205	\$18,410	\$0	\$3,760	2
DOOR AND WINDOWS MFG	7	0.53%	2	\$2,376	\$4,751	\$2,779	\$5,500	17

**PRODUCT LIABILITY
PRODUCT TYPE
FOR 1999**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
METAL EXTRACTION AND PROCESSING	2	0.53%	2	\$1,145	\$2,289	\$37	\$1,650	5
TOOL MFG	6	0.53%	2	\$41,530	\$83,060	\$4,328	\$5,506	12
METAL GOODS	4	0.53%	2	\$75,136	\$150,271	\$1,663	\$105,000	8
RECREATIONAL VEHICLE MFG	3	0.53%	2	\$5,212	\$10,424	\$4,464	\$0	5
PIPE MFG	2	0.53%	2	\$984	\$1,968	\$0	\$698	3
STORES AND DISTR - NO FOOD OR DRINK	6	0.53%	2	\$50,569	\$101,137	\$33,480	\$50,800	14
OFFICE MACHINES, COMPUTERS - OTHER	6	0.26%	1	\$9,528	\$9,528	\$0	\$15,000	1
BOATS - USE	3	0.26%	1	\$1,753	\$1,753	\$0	\$1,754	0
CONTRACTOR EQUIPMENT	2	0.26%	1	\$82,000	\$82,000	\$17,903	\$75,000	13
SHOES, BOOTS, OR SLIPPERS	3	0.26%	1	\$500	\$500	\$0	\$550	1
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	2	0.26%	1	\$255	\$255	\$0	\$1,000	1
AMUSEMENT DEVICES	2	0.26%	1	\$35,000	\$35,000	\$19,954	\$50,000	31
GARBAGE AND REFUSE COLLECTING	1	0.26%	1	\$350,000	\$350,000	\$45,272	\$25,000	55
MEDICAL EQUIPMENT AND INSTRUMENTS	2	0.26%	1	\$20,000	\$20,000	\$1,734	\$75,000	10
HONE, OILSTONE, OR WHETSTONE MFG	1	0.26%	1	\$15,809	\$15,809	\$4,553	\$15,000	48
GLASS DEALERS AND GLAZIERS	4	0.26%	1	\$900	\$900	\$0	\$5,000	4
BUILDING MATERIALS	2	0.26%	1	\$8,000	\$8,000	\$4,774	\$25,000	6
DRILLING	1	0.26%	1	\$1,078	\$1,078	\$0	\$2,100	3
FRUIT OR VEGETABLES	2	0.26%	1	\$321	\$321	\$0	\$100	2
ALCOHOL, LIQUOR - MFG, DISTR, STORES	1	0.26%	1	\$7,000	\$7,000	\$5,506	\$50,000	10
LUMBER AND WOOD MFG	3	0.26%	1	\$2,000	\$2,000	\$3,459	\$10,000	24
FERTILIZERS	1	0.26%	1	\$305,000	\$305,000	\$102,995	\$5,000	70
ENGINE OR TURBINE MFG	1	0.26%	1	\$33,750	\$33,750	\$0	\$33,750	9
COMMUNICATION, RECORDING SYSTEMS	2	0.26%	1	\$2,500	\$2,500	\$7,630	\$7,511	17
EXERCISE, SPORTING GOODS AND EQUIP	5	0.26%	1	\$2,500	\$2,500	\$0	\$2,500	7
BRUSH OR BROOM MFG	1	0.26%	1	\$17,000	\$17,000	\$0	\$10,000	24
DISCOUNT STORES	4	0.26%	1	\$300	\$300	\$0	\$500	1
HOBBY, WALLPAPERS, ART STORES	2	0.26%	1	\$254	\$254	\$0	\$20	10
BOTTLE AND JAR MFG	1	0.26%	1	\$378	\$378	\$0	\$1,000	1
LEATHER GOODS	1	0.26%	1	\$1,127	\$1,127	\$0	\$1,127	3
CLAY PRODUCTS	3	0.26%	1	\$635	\$635	\$384	\$635	2
GAS TANKS AND FUEL CONTAINERS MFG	1	0.26%	1	\$36,000	\$36,000	\$26,240	\$75,000	32
PRINTING	2	0.26%	1	\$1,934	\$1,934	\$0	\$2,500	1
MANUFACTURERS - NOC	2	0.00%	0	\$0	\$0	\$0	\$0	0
BOAT OR SHIP BUILDING	1	0.00%	0	\$0	\$0	\$0	\$0	0
CARPET AND FURNITURE CLEANING	1	0.00%	0	\$0	\$0	\$0	\$0	0
ALARMS AND DETECTION DEVICES	1	0.00%	0	\$0	\$0	\$0	\$0	0
ELEVATOR, ESCALATOR, MOVING SIDEWALK	1	0.00%	0	\$0	\$0	\$0	\$0	0
WAX, PAINT, OR VARNISH	1	0.00%	0	\$0	\$0	\$0	\$0	0
GARDENING EQUIPMENT AND LANDSCAPING	1	0.00%	0	\$0	\$0	\$0	\$0	0
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	1	0.00%	0	\$0	\$0	\$0	\$0	0
REFRIGERATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
SEPTIC TANKS	2	0.00%	0	\$0	\$0	\$0	\$0	0
CANDY OR CONFECTIONARY PRODUCTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
TENTS AND CANOPIES	1	0.00%	0	\$0	\$0	\$0	\$0	0

**PRODUCT LIABILITY
PRODUCT TYPE
FOR 1999**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
PAPER PRODUCTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
ALCOHOL, AMMONIA, TURPENTINE, EXTRA CT	1	0.00%	0	\$0	\$0	\$0	\$0	0
LEAD MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS	1	0.00%	0	\$0	\$0	\$0	\$0	0
AEROSOL CONTAINERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
VENDING MACHINES MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
INSTRUMENT MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SEED MERCHANT	1	0.00%	0	\$0	\$0	\$0	\$0	0
AUTO RENTAL OR LEASING	1	0.00%	0	\$0	\$0	\$0	\$0	0
OIL REFINERIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	1,129	100.00%	379	\$24,999	\$9,474,576	\$6,906	\$10,350	8

PRODUCT LIABILITY
TEN YEAR SUMMARY OF PRODUCT TYPE
FOR YEARS 1990 - 1999

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	1,209	5.68%	388	\$98,876	\$38,363,863	\$18,374	\$113,476	62
FOOD PRODUCTS - DRY	667	5.42%	370	\$4,248	\$1,571,914	\$96	\$3,058	4
RESTAURANTS - SERVE ALCOHOL	694	4.28%	292	\$1,809	\$528,224	\$208	\$3,276	9
FURNITURE AND FIXTURES	455	4.06%	277	\$26,011	\$7,205,012	\$10,355	\$11,863	14
FOOD PRODUCTS - NOT DRY	780	3.75%	256	\$7,726	\$1,977,788	\$143	\$3,189	6
RESTAURANTS - SERVE NO ALCOHOL	511	3.66%	250	\$4,415	\$1,103,712	\$444	\$3,329	4
MEAT, FISH, POULTRY, AND SEAFOOD	463	3.65%	249	\$1,909	\$475,270	\$193	\$1,883	4
OIL, FUEL, GAS - CO AND DISTRIBUTORS	308	3.56%	243	\$45,459	\$11,046,572	\$5,838	\$9,873	8
GASOLINE STATIONS	295	3.40%	232	\$2,758	\$639,788	\$47	\$1,589	3
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	487	3.16%	216	\$15,949	\$3,444,878	\$47,326	\$10,002	8
HEATING AND AIR CONDITIONING	414	3.02%	206	\$47,662	\$9,818,403	\$24,304	\$26,141	10
DELI, CATERERS, AND CAFETERIAS	456	2.59%	177	\$5,337	\$944,726	\$1,086	\$2,307	4
CHEMICAL MFG	634	2.37%	162	\$15,022	\$2,433,604	\$9,567	\$10,962	16
MACHINERY PARTS, OR EQUIPMENT-USE,MF	308	2.26%	154	\$90,674	\$13,963,774	\$18,989	\$46,143	25
BATTERIES	157	1.89%	129	\$2,082	\$268,601	\$260	\$5,402	4
FARM MACHINERY	225	1.74%	119	\$41,160	\$4,898,077	\$7,263	\$14,774	15
APPLIANCES AND ACCESSORIES	165	1.68%	115	\$18,436	\$2,120,137	\$7,299	\$13,170	12
FRUIT OR VEGETABLES	213	1.55%	106	\$1,032	\$109,405	\$303	\$1,286	5
ELECTRICAL EQUIPMENT	198	1.52%	104	\$34,210	\$3,557,806	\$8,763	\$27,238	19
AUTO REPAIR SHOPS	145	1.51%	103	\$4,059	\$418,069	\$2,155	\$5,435	8
CANDY OR CONFECTIONARY PRODUCTS	178	1.46%	100	\$1,342	\$134,181	\$76	\$2,059	4
FROZEN FOODS	203	1.42%	97	\$1,323	\$128,330	\$195	\$1,782	4
PLUMBING	130	1.25%	85	\$5,781	\$491,364	\$1,263	\$10,464	5
GROCERY STORES AND MARKETS	239	1.17%	80	\$874	\$69,929	\$305	\$1,798	5
MEDICAL EQUIPMENT AND INSTRUMENTS	101	1.16%	79	\$46,622	\$3,683,168	\$16,331	\$11,765	19
PLASTIC, RUBBER GOODS - MFG	135	1.11%	76	\$106,286	\$8,077,735	\$31,041	\$125,823	12
SHOES, BOOTS, OR SLIPPERS	123	1.07%	73	\$15,223	\$1,111,243	\$6,626	\$5,286	12
CONCRETE AND ASPHALT CONSTRUCTION	145	0.97%	66	\$23,877	\$1,575,851	\$10,638	\$10,845	20
CARPENTRY AND FLOOR COVERINGS	115	0.97%	66	\$3,489	\$230,290	\$872	\$5,399	8
BEVERAGE BOTTLER - NON-ALCOHOLIC	123	0.97%	66	\$929	\$61,298	\$366	\$2,698	8
WHEEL AND TIRE MFG	89	0.97%	66	\$25,782	\$1,701,615	\$2,819	\$9,575	10
FURS, FABRICS AND OTHER CLOTHING	101	0.94%	64	\$65,970	\$4,222,105	\$13,081	\$32,197	16
ROOFING	110	0.92%	63	\$66,372	\$4,181,435	\$19,692	\$26,046	22
TOOL MFG	119	0.88%	60	\$38,912	\$2,334,708	\$13,875	\$11,927	14
BAKERIES AND BAKERY GOODS	134	0.85%	58	\$1,463	\$84,847	\$432	\$1,991	7
ANIMAL FEED	91	0.83%	57	\$10,597	\$604,052	\$3,624	\$4,401	9
METAL GOODS	97	0.82%	56	\$61,364	\$3,436,372	\$10,838	\$60,152	19
CONCESSIONAIRES	104	0.79%	54	\$995	\$53,723	\$532	\$1,568	4
DRUG AND PHARMACEUTICALS	397	0.79%	54	\$4,093	\$221,015	\$4,705	\$6,340	24
LIGHTS, LANTERNS, AND LAMPS	87	0.75%	51	\$10,788	\$550,172	\$3,875	\$5,818	6
DAIRY PRODUCTS	109	0.73%	50	\$975	\$48,774	\$116	\$1,564	3
VALVES, PUMPS, COMPRESSORS MFG	63	0.64%	44	\$44,109	\$1,940,815	\$11,998	\$22,674	18
ALCOHOL, LIQUOR - MFG, DISTR, STORES	77	0.64%	44	\$1,047	\$46,073	\$314	\$3,072	7
WAX, PAINT, OR VARNISH	112	0.63%	43	\$10,428	\$448,391	\$6,009	\$4,420	14
CONTRACTORS - NOC	94	0.62%	42	\$35,035	\$1,471,460	\$38,959	\$239,621	22
MANUFACTURERS - NOC	68	0.60%	41	\$98,321	\$4,031,147	\$18,258	\$36,146	27
EXERCISE, SPORTING GOODS AND EQUIP	58	0.48%	33	\$40,307	\$1,330,125	\$10,165	\$16,357	20
LUMBER AND WOOD MFG	52	0.45%	31	\$70,252	\$2,177,816	\$162,061	\$16,357	24
DOOR AND WINDOWS MFG	68	0.45%	31	\$50,412	\$1,562,780	\$231,210	\$13,369	23
ALARMS AND DETECTION DEVICES	51	0.42%	29	\$92,803	\$2,691,295	\$24,778	\$28,316	12
COSMETICS	43	0.42%	29	\$5,297	\$153,627	\$4,603	\$6,160	9

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF PRODUCT TYPE
FOR YEARS 1990 - 1999**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
STORES AND DISTR - NO FOOD OR DRINK	66	0.42%	29	\$21,055	\$610,604	\$6,387	\$10,165	13
BOTTLE AND JAR MFG	47	0.41%	28	\$9,312	\$260,729	\$4,275	\$10,051	11
ELEVATOR, ESCALATOR, MOVING SIDEWAL	74	0.38%	26	\$75,660	\$1,967,172	\$17,544	\$8,681	34
WATER SOFTENING EQUIPMENT	39	0.38%	26	\$2,065	\$53,696	\$438	\$5,091	4
ELECTRIC CABLES, CONDUIT, AND WIRING	43	0.37%	25	\$16,185	\$404,630	\$668	\$8,196	9
REFRIGERATION	34	0.37%	25	\$49,129	\$1,228,221	\$7,680	\$13,366	20
RECREATIONAL VEHICLE MFG	47	0.37%	25	\$36,450	\$911,248	\$22,705	\$54,403	23
GAS, STEAM, WATER, AND SEWER MAINS	40	0.34%	23	\$141,005	\$3,243,125	\$6,290	\$6,676	15
UNKNOWN BUSINESS CLASSIFICATION	35	0.31%	21	\$4,031	\$84,660	\$8,240	\$6,361	13
WIRE GOODS	33	0.31%	21	\$108,619	\$2,281,005	\$17,649	\$70,053	25
TOYS AND GAMES	30	0.31%	21	\$7,979	\$167,550	\$1,845	\$8,302	25
GLASS DEALERS AND GLAZIERS	35	0.29%	20	\$11,241	\$224,827	\$2,254	\$4,377	8
PREFABRICATED BUILDING MFG	31	0.29%	20	\$71,500	\$1,430,005	\$19,894	\$38,062	22
LADDERS, HOISTS, AND SCAFFOLDS	28	0.29%	20	\$176,250	\$3,525,006	\$37,009	\$36,023	18
DISCOUNT STORES	30	0.28%	19	\$784	\$14,890	\$595	\$1,851	4
CONTRACTOR EQUIPMENT	35	0.25%	17	\$68,372	\$1,162,321	\$12,667	\$30,594	21
HARDWARE, HOME IMPROVEMENT STORES	35	0.25%	17	\$6,328	\$107,572	\$3,697	\$27,975	17
LAUNDRY SERVICES	31	0.23%	16	\$2,585	\$41,358	\$140	\$3,242	5
ADHESIVE AND ABRASIVE GOODS	27	0.23%	16	\$14,047	\$224,753	\$3,060	\$15,545	15
BOATS - USE	34	0.22%	15	\$1,182	\$17,736	\$428	\$4,298	4
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	25	0.21%	14	\$41,564	\$581,894	\$12,769	\$16,786	17
INSULATION - OTHER THAN ASBESTOS	18	0.19%	13	\$208,814	\$2,714,588	\$54,712	\$17,936	11
FERTILIZERS	21	0.19%	13	\$30,826	\$400,744	\$9,079	\$10,285	14
BOAT OR SHIP BUILDING	17	0.18%	12	\$29,288	\$351,460	\$18,456	\$26,075	19
CARPET AND FURNITURE CLEANING	15	0.18%	12	\$3,203	\$38,436	\$5,441	\$14,650	8
METAL ERECTION	29	0.18%	12	\$100,335	\$1,204,021	\$39,360	\$89,658	17
WATER BOTTLING	18	0.18%	12	\$3,327	\$39,925	\$2,554	\$2,087	7
PIPE MFG	22	0.18%	12	\$7,641	\$91,695	\$4,278	\$2,858	16
TEXTILE MFG	15	0.16%	11	\$5,693	\$62,624	\$875	\$3,344	4
SOAP AND DETERGENTS	24	0.16%	11	\$332	\$3,649	\$21	\$721	1
OPTICAL AND HEARING GOODS	15	0.16%	11	\$1,371	\$15,083	\$1,225	\$2,950	12
SWIMMING POOLS	16	0.16%	11	\$56,240	\$618,645	\$16,365	\$21,382	36
BUILDING MATERIALS	53	0.15%	10	\$61,492	\$614,919	\$11,332	\$14,520	21
GARDENING EQUIPMENT AND LANDSCAPIN	21	0.13%	9	\$10,863	\$97,771	\$9,042	\$19,100	18
MASONRY, PLASTERING, MARBLE, OR TILE	15	0.13%	9	\$26,830	\$241,468	\$9,350	\$10,451	14
DRILLING	9	0.13%	9	\$22,925	\$206,328	\$7,986	\$20,856	21
PAPER PRODUCTS	17	0.13%	9	\$4,408	\$39,669	\$1,134	\$4,496	6
METAL EXTRACTION AND PROCESSING	14	0.13%	9	\$1,016,807	\$9,151,262	\$17,393	\$284,894	12
ANIMAL DEALERS	16	0.13%	9	\$56,824	\$511,418	\$24,196	\$5,194	22
PRINTING	12	0.13%	9	\$123,255	\$1,109,291	\$0	\$30,862	2
OFFICE MACHINES, COMPUTERS - OTHER	15	0.12%	8	\$70,520	\$564,162	\$4,018	\$17,125	16
HAZARDOUS MATERIAL CONTRACTORS	8	0.12%	8	\$100,000	\$800,000	\$12,536	\$92,500	13
VENDING MACHINES MFG	25	0.12%	8	\$9,025	\$72,197	\$409	\$2,375	3
PRODUCTS - COMPLETED OPERATIONS - NO	11	0.10%	7	\$17,860	\$125,017	\$21,407	\$16,522	9
TANK BUILDING	12	0.10%	7	\$206,920	\$1,448,439	\$61,553	\$28,843	29
COMMUNICATION, RECORDING SYSTEMS	12	0.10%	7	\$41,559	\$290,915	\$1,090	\$31,232	7
MOBILE HOME MFG	14	0.10%	7	\$46,564	\$325,950	\$30,155	\$15,014	45
SIGN MFG AND INSTALLATION	12	0.10%	7	\$123,094	\$861,656	\$11,156	\$31,202	26
AMUSEMENT DEVICES	9	0.09%	6	\$12,534	\$75,202	\$4,207	\$19,083	14
BOXES AND COMPOSITION GOODS	10	0.09%	6	\$2,855	\$17,128	\$9,039	\$2,592	18
EXPLOSIVES OR FIREWORKS MFG	6	0.09%	6	\$8,601	\$51,607	\$12,868	\$3,583	14

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF PRODUCT TYPE
FOR YEARS 1990 - 1999**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ENGINE OR TURBINE MFG	10	0.09%	6	\$171,366	\$1,028,197	\$19,503	\$10,750	25
RENTAL STORES	9	0.09%	6	\$2,412	\$14,470	\$171	\$4,500	4
FIREARMS, AMMUNITION - MFG AND REPAIR	7	0.07%	5	\$5,059	\$25,295	\$5,936	\$17,500	25
TOBACCO PRODUCTS	6	0.07%	5	\$1,237	\$6,183	\$26	\$2,520	2
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	17	0.07%	5	\$12,858	\$64,290	\$23,453	\$45,900	31
WALL AND CEILING INSTALLATION	6	0.07%	5	\$9,426	\$47,129	\$7,803	\$2,680	7
TV OR RADIO	7	0.07%	5	\$909	\$4,543	\$0	\$1,297	5
MATCH AND CHARCOAL MFG	16	0.07%	5	\$20,360	\$101,800	\$9,471	\$19,520	19
HOBBY, WALLPAPERS, ART STORES	10	0.07%	5	\$3,894	\$19,472	\$66	\$5,029	6
CLUBS	19	0.07%	5	\$6,730	\$33,652	\$7,001	\$17,380	16
THEATERS	12	0.07%	5	\$614	\$3,072	\$0	\$1,010	5
CANS, DRUMS, AND METAL CONTAINERS	9	0.06%	4	\$1,710	\$6,840	\$1,667	\$2,606	15
CUTLERY, RAZORS, AND FLATWARE	8	0.06%	4	\$1,185	\$4,738	\$0	\$1,688	6
BOLTS, NUTS, NAILS, TACKS, SCREWS	10	0.06%	4	\$225,787	\$903,146	\$9,250	\$2,275	12
AIRCRAFT OR AIRCRAFT PARTS MFG	13	0.06%	4	\$186,258	\$745,031	\$77,551	\$127,500	34
PUTTY PRODUCTS	5	0.06%	4	\$131,959	\$527,837	\$75	\$1,430	8
GRAIN ELEVATOR OPERATIONS	4	0.06%	4	\$170,383	\$681,533	\$43,165	\$88,750	57
LEATHER GOODS	5	0.06%	4	\$582	\$2,327	\$205	\$782	5
CLAY PRODUCTS	9	0.06%	4	\$469	\$1,876	\$96	\$934	2
AUTO RENTAL OR LEASING	13	0.06%	4	\$8,061	\$32,242	\$1,175	\$7,500	3
ANIMAL BOARDING & VETERINARIANS	7	0.04%	3	\$1,776	\$5,329	\$47	\$250	5
BOILER, STEAM PIPES	5	0.04%	3	\$11,811	\$35,433	\$2,435	\$20,000	11
FENCES	6	0.04%	3	\$128,125	\$384,375	\$4,209	\$3,500	40
BUILDING STRUCTURES	15	0.04%	3	\$225,000	\$675,000	\$81,524	\$54,000	95
TENTS AND CANOPIES	5	0.04%	3	\$1,009	\$3,028	\$0	\$1,033	1
ALCOHOL, AMMONIA, TURPENTINE, EXTRAC	8	0.04%	3	\$18,076	\$54,229	\$18,953	\$11,500	11
AEROSOL CONTAINERS	8	0.04%	3	\$5,025	\$15,075	\$2,579	\$9,000	27
BICYCLES	7	0.04%	3	\$1,978	\$5,935	\$712	\$3,333	18
BRUSH OR BROOM MFG	4	0.04%	3	\$5,950	\$17,850	\$0	\$4,167	12
SAND OR GRAVEL DIGGING, QUARRIES	5	0.04%	3	\$39,615	\$118,844	\$4,379	\$38,667	41
RAILROAD AND TRAIN MFG	2	0.03%	2	\$12,833	\$25,666	\$0	\$15,000	13
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	6	0.03%	2	\$1,378	\$2,755	\$0	\$1,500	3
FIRE EXTINGUISHERS	4	0.03%	2	\$425	\$850	\$37	\$125,000	1
WATER AND FIRE PROOFING	4	0.03%	2	\$52,183	\$104,366	\$2,624	\$8,000	25
ICE DEALERS AND DISTRIBUTORS	4	0.03%	2	\$19,250	\$38,500	\$0	\$22,500	8
CROP SPRAYING AND PESTICIDES	4	0.03%	2	\$2,268	\$4,535	\$587	\$2,125	8
NET, ROPE, AND FIBER MFG	8	0.03%	2	\$128,287	\$256,573	\$262,709	\$450,000	44
INK AND DYES	3	0.03%	2	\$78,138	\$156,276	\$34,085	\$15,000	12
INSTRUMENT MFG	6	0.03%	2	\$48,572	\$97,143	\$4,598	\$90,000	9
CLOCK MFG	2	0.03%	2	\$668	\$1,336	\$493	\$4,250	13
PENCIL, PEN, CRAYON OR CHALK MFG	7	0.03%	2	\$35	\$69	\$0	\$70	0
PIPELINES	6	0.03%	2	\$303,875	\$607,750	\$22,586	\$1,200	9
SEED MERCHANT	7	0.03%	2	\$3,000	\$6,000	\$871	\$3,000	3
JANITORIAL SERVICES	5	0.03%	2	\$1,160	\$2,319	\$0	\$1,650	15
FURNITURE OR WOODWORK STRIPPING	1	0.01%	1	\$510	\$510	\$0	\$1,900	1
GARBAGE AND REFUSE COLLECTING	1	0.01%	1	\$350,000	\$350,000	\$45,272	\$25,000	55
BLOOD BANKS	3	0.01%	1	\$5,000	\$5,000	\$100,795	\$15,000	45
HONE, OILSTONE, OR WHETSTONE MFG	2	0.01%	1	\$15,809	\$15,809	\$4,553	\$15,000	48
SEPTIC TANKS	3	0.01%	1	\$13,750	\$13,750	\$14,086	\$7,500	40
HONEY, MOLASSES, AND SYRUPS	1	0.01%	1	\$2,750	\$2,750	\$4,000	\$10,000	45
VAULTS AND LOCKS	1	0.01%	1	\$100,000	\$100,000	\$0	\$500	18

PRODUCT LIABILITY
TEN YEAR SUMMARY OF PRODUCT TYPE
FOR YEARS 1990 - 1999

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
BEARING MFG	3	0.01%	1	\$9,961	\$9,961	\$0	\$9,000	2
JEWELRY AND WATCHES	3	0.01%	1	\$89	\$89	\$0	\$500	1
LABORATORIES	1	0.01%	1	\$2,023,205	\$2,023,205	\$4,864	\$1,000	25
MOTION PICTURES	3	0.01%	1	\$48	\$48	\$0	\$500	1
IRRIGATION EQUIPMENT	2	0.01%	1	\$34,950	\$34,950	\$0	\$32,650	26
FIBERGLASS MFG	1	0.01%	1	\$15,819	\$15,819	\$0	\$2,000	1
GAS TANKS AND FUEL CONTAINERS MFG	1	0.01%	1	\$36,000	\$36,000	\$26,240	\$75,000	32
OIL REFINERIES	2	0.01%	1	\$500	\$500	\$0	\$500	1
FLORISTS	1	0.01%	1	\$919	\$919	\$140	\$0	4
BOAT STORAGE OR MARINAS	2	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS	2	0.00%	0	\$0	\$0	\$0	\$0	0
JUNK AND SCRAP DEALERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	1	0.00%	0	\$0	\$0	\$0	\$0	0
MINING AND DREDGING	3	0.00%	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	1	0.00%	0	\$0	\$0	\$0	\$0	0
BABY FOOD	4	0.00%	0	\$0	\$0	\$0	\$0	0
LEAD MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	1	0.00%	0	\$0	\$0	\$0	\$0	0
MUSICAL INSTRUMENT MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
BARBER SUPPLIES AND HAIR PIECES	3	0.00%	0	\$0	\$0	\$0	\$0	0
SHOPPING CTRS, INDOOR MALLS - NOT OCC	1	0.00%	0	\$0	\$0	\$0	\$0	0
FORESTRY SERVICE	1	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDINGS/PREMISES BANK OR OFFICE	1	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	14,087	100.00%	6,827	\$29,869	\$203,915,849	\$10,321	\$19,992	13

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment.

The second section presents closed claim data categorized by time intervals to claim resolution.

Each section contains annual summary data for 1999 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 1999

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<u>In Favor of Defendant</u>							
BEFORE COURT PROCEEDING INITIATED	44.40%	333	\$0	\$0	\$2,195	\$3,269	6
DIRECTED VERDICT FOR DEFENDANT	0.27%	2	\$0	\$0	\$0	\$2,750	4
JUDGEMENT FOR DEFENDANT	0.13%	1	\$0	\$0	\$2,452	\$1,500	12
ARBITRATION	0.13%	1	\$0	\$0	\$662	\$67,500	28
ALL OTHER INCLUDING DISMISSALS	55.07%	413	\$0	\$0	\$923	\$3,769	20
TOTAL	100.00%	750	\$0	\$0	\$1,487	\$3,626	14
<u>In Favor of Plaintiff</u>							
BEFORE COURT PROCEEDING INITIATED	81.27%	308	\$5,945	\$1,831,028	\$439	\$4,220	4
JUDGEMENT FOR DEFENDANT	0.26%	1	\$2,000	\$2,000	\$0	\$4,500	0
JUDGEMENT FOR PLAINTIFF	0.53%	2	\$750,500	\$1,501,000	\$32,841	\$100,625	28
ALL OTHER INCLUDING DISMISSALS	17.94%	68	\$90,302	\$6,140,548	\$35,533	\$35,550	27
TOTAL	100.00%	379	\$24,999	\$9,474,576	\$6,906	\$10,350	8

PRODUCT LIABILITY TEN YEAR SUMMARY OF CLAIM DISPOSITION FOR YEARS 1990 - 1999

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<u>In Favor of Defendant</u>							
BEFORE COURT PROCEEDING INITIATED	68.88%	5,001	\$0	\$0	\$447	\$3,892	7
DIRECTED VERDICT FOR DEFENDANT	0.48%	35	\$0	\$0	\$23,852	\$21,820	41
JUDGEMENT FOR DEFENDANT	0.94%	68	\$0	\$0	\$153,193	\$18,807	40
JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.10%	7	\$0	\$0	\$38,632	\$9,286	76
ARBITRATION	0.11%	8	\$0	\$0	\$1,989	\$19,950	19
ALL OTHER INCLUDING DISMISSALS	28.26%	2,052	\$0	\$0	\$7,350	\$6,875	30
NOT SPECIFIED	1.23%	89	\$0	\$0	\$7,740	\$5,421	13
TOTAL	100.00%	7,260	\$0	\$0	\$4,070	\$5,003	14
<u>In Favor of Plaintiff</u>							
BEFORE COURT PROCEEDING INITIATED	76.80%	5,243	\$8,798	\$46,126,559	\$2,905	\$5,950	7
DIRECTED VERDICT FOR PLAINTIFF	0.22%	15	\$37,609	\$564,131	\$20,725	\$11,193	36
JUDGEMENT FOR DEFENDANT	0.01%	1	\$2,000	\$2,000	\$0	\$4,500	0
JUDGEMENT FOR PLAINTIFF	0.47%	32	\$157,663	\$5,045,210	\$86,382	\$38,500	30
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.01%	1	\$15,000	\$15,000	\$68,934	\$0	39
ARBITRATION	0.19%	13	\$92,461	\$1,201,988	\$24,595	\$57,913	20
ALL OTHER INCLUDING DISMISSALS	21.18%	1,446	\$102,172	\$147,741,100	\$35,332	\$70,165	36
NOT SPECIFIED	1.11%	76	\$42,367	\$3,219,861	\$8,945	\$21,994	11
TOTAL	100.00%	6,827	\$29,869	\$203,915,849	\$10,321	\$19,992	13

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 1999

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	603	68.07%	258	\$1,674	\$431,985	\$72	\$2,046	2
7-12	228	12.66%	48	\$19,637	\$942,578	\$1,834	\$17,195	9
13-18	85	3.96%	15	\$91,627	\$1,374,402	\$9,028	\$70,711	16
19-24	36	4.22%	16	\$23,745	\$379,915	\$4,412	\$7,749	22
25-30	29	2.90%	11	\$25,147	\$276,612	\$38,091	\$29,522	27
31-36	45	3.17%	12	\$151,903	\$1,822,833	\$27,350	\$40,551	33
37-42	8	1.06%	4	\$504,010	\$2,016,041	\$118,345	\$40,098	39
43-48	26	1.58%	6	\$149,050	\$894,302	\$41,758	\$14,772	46
49-54	8	0.26%	1	\$37,500	\$37,500	\$33,644	\$10,000	51
55-60	55	1.32%	5	\$196,982	\$984,908	\$138,516	\$56,404	58
61-66	3	0.26%	1	\$3,000	\$3,000	\$2,591	\$2,600	66
67-72	1	0.26%	1	\$305,000	\$305,000	\$102,995	\$5,000	70
73-78	0	0.00%	0	\$0	\$0	\$0	\$0	0
79-84	0	0.00%	0	\$0	\$0	\$0	\$0	0
85-90	1	0.26%	1	\$5,500	\$5,500	\$1,707	\$25,000	90
91-96	0	0.00%	0	\$0	\$0	\$0	\$0	0
97-102	1	0.00%	0	\$0	\$0	\$0	\$0	0
103-108	0	0.00%	0	\$0	\$0	\$0	\$0	0
Greater than 108	0	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	1,129	100.00%	379	\$24,999	\$9,474,576	\$6,906	\$10,350	8

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF CLOSE TIME REPORTING
FOR YEARS 1990 - 1999**

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	8,331	60.57%	4,135	\$5,435	\$22,474,230	\$358	\$5,222	2
7-12	1,894	11.34%	774	\$27,184	\$21,040,222	\$4,004	\$18,999	9
13-18	840	6.28%	429	\$35,661	\$15,298,575	\$12,364	\$26,046	15
19-24	539	4.51%	308	\$59,002	\$18,172,616	\$38,275	\$56,713	21
25-30	361	2.99%	204	\$139,281	\$28,413,277	\$38,346	\$46,492	27
31-36	310	2.56%	175	\$87,417	\$15,297,954	\$58,128	\$31,047	33
37-42	226	1.85%	126	\$93,204	\$11,743,719	\$27,494	\$34,812	39
43-48	303	1.49%	102	\$92,687	\$9,454,041	\$33,315	\$21,591	46
49-54	246	1.26%	86	\$443,688	\$38,157,186	\$128,231	\$473,534	51
55-60	157	1.01%	69	\$90,101	\$6,217,003	\$37,794	\$24,879	58
61-66	185	0.88%	60	\$101,768	\$6,106,099	\$63,859	\$52,803	63
67-72	257	2.36%	161	\$29,641	\$4,772,276	\$6,659	\$8,783	71
73-78	181	0.73%	50	\$60,436	\$3,021,805	\$14,698	\$16,738	75
79-84	51	0.40%	27	\$45,324	\$1,223,755	\$22,874	\$15,776	82
85-90	35	0.32%	22	\$21,533	\$473,716	\$94,827	\$15,727	87
91-96	66	0.54%	37	\$27,577	\$1,020,337	\$7,333	\$7,324	94
97-102	39	0.31%	21	\$10,022	\$210,455	\$8,420	\$21,786	100
103-108	24	0.23%	16	\$14,365	\$229,840	\$16,360	\$14,448	105
Greater than 108	42	0.37%	25	\$23,550	\$588,743	\$49,737	\$17,800	121
TOTAL	14,087	100.00%	6,827	\$29,869	\$203,915,849	\$10,321	\$19,992	13

**PRODUCT LIABILITY COMPANIES
PREMIUM GROWTH & MARKET SHARE**
(Derived from the Page 15 Supplement)

The tables in this section were generated by using the Missouri Page 15 Supplement data filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 1998 and 1999.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share company.

This section contains data for year ending 1999 and a ten-year summary.

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	1999 Written Premium	1998 - 1999 % of Change in Premium	1998 Written Premium	1997 - 1998 % of Change in Premium	1997 Written Premium	1996-1997 % of Change in Premium
FIDELITY AND GUARANTY INSURANCE COMPA	\$26,247	5181.09	\$497	265.44	\$136	-100.64
NORTHBROOK PROPERTY Y & CASUALTY INS C	\$121,260	1437.27	\$7,888	32.33	\$5,961	-59.97
TRI STATE INSURANCE CO OF MINNESOTA	\$71,820	1303.83	\$5,116	297.51	\$1,287	N/A
UNITED STATES FIRE INSURANCE CO*	\$1,718,502	1182.15	\$134,033	-55.33	\$300,070	26.91
HANOVER INSURANCE COMPANY THE	\$17,276	1143.77	\$1,389	-80.81	\$7,240	N/A
SAVERS PROPERTY Y & CASUALTY INS CO	\$689	1087.93	\$58	1350.00	\$4	N/A
TRINITY UNIVERSAL INSURANCE COMPANY	\$16,290	980.96	\$1,507	53.31	\$983	-74.33
ST PAUL GUARDIAN INSURANCE COMPANY	\$709,807	915.87	\$69,872	126.50	\$30,848	2.83
AMERICAN AND FOREIGN INSURANCE CO	\$22,490	777.15	\$2,564	-55.16	\$5,718	-98.64
ROYAL INDEMNITY CO	\$81,325	738.49	\$9,699	-86.37	\$71,170	11.45
OAK RIVER INSURANCE COMPANY	\$20,090	646.84	\$2,690	-24.12	\$3,545	2311.56
NORTHLAND INSURANCE COMPANY	\$2,850	636.43	\$387	-67.15	\$1,178	17.10
SAFEGUARD INSURANCE COMPANY	\$309	543.75	\$48	-65.47	\$139	N/A
LIBERTY MUTUAL INSURANCE COMPANY	\$494,034	388.93	\$101,043	-82.42	\$574,755	25.21
MID CONTINENT CASUALTY COMPANY	\$59,817	388.46	\$12,246	-13.98	\$14,237	3432.75
UNITED PACIFIC INSURANCE COMPANY	\$10,216	333.62	\$2,356	-54.46	\$5,173	-88.17
AMERICAN GUARANTEE & LIABILITY INS CO	\$11,485	231.94	\$3,460	-60.32	\$8,720	1388.05
AMERICAN FIRE & CASUALTY COMPANY	\$146,037	201.92	\$48,369	243.85	\$14,067	47.14
OHIO CASUALTY INSURANCE COMPANY	\$47,089	168.76	\$17,521	1061.10	\$1,509	-16.49
COMMERCIAL UNION INSURANCE COMPANY	\$24,113	160.57	\$9,254	-47.41	\$17,597	20.44
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$200,695	149.12	\$80,563	-6.34	\$86,019	1.98
CIGNA INSURANCE COMPANY	\$102,303	128.49	\$44,773	-95.41	\$974,617	812.02
NONPROFITS INS ASSN AN INTERINS EXCH	\$1,596	111.11	\$756	-3.94	\$787	161.46
AMERICAN ZURICH INSURANCE COMPANY	\$471,305	77.82	\$265,040	90.15	\$139,383	-71.66
AMERICAN MANUFACTURERS MUTUAL INS CO	\$137,920	66.73	\$82,720	-25.35	\$110,805	-54.89
FIDELITY & GUARANTY INS UNDERWRITERS	\$3,734	63.63	\$2,282	-45.64	\$4,198	7.89
SECURITY NATIONAL INSURANCE COMPANY	\$17,024	62.15	\$10,499	-29.71	\$14,936	-13.07
WEST AMERICAN INSURANCE COMPANY	\$75,706	61.11	\$46,990	77.58	\$26,462	156.69
NATIONAL INDEMNITY COMPANY	\$2,445	59.08	\$1,537	-28.51	\$2,150	-56.51
TRUCK INSURANCE EXCHANGE	\$14,465	55.96	\$9,275	-82.09	\$51,790	173.59
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$11,385	51.88	\$7,496	16.49	\$6,435	-41.02
VALLEY FORGE INSURANCE COMPANY	\$77,834	50.36	\$51,766	41.52	\$36,579	-58.02
NATIONAL AMERICAN INSURANCE COMPANY	\$21,258	50.19	\$14,154	128.07	\$6,206	41.50
TRAVELERS INDEMNITY CO OF CONNECT ICUT	\$11,130	46.01	\$7,623	-81.08	\$40,287	79.48
RELiance NATIONAL INDEMNITY COMPANY	\$676,800	45.08	\$466,512	98.91	\$234,538	-12.34
ST PAUL MERCURY INSURANCE COMPANY	\$593,410	43.36	\$413,943	-34.80	\$634,929	40.11
NORTH RIVER INSURANCE COMPANY THE*	\$63,709	43.25	\$44,474	5.10	\$42,317	50.66
EMPLOYERS MUTUAL CASUALTY COMPANY	\$229,667	43.07	\$160,523	7.58	\$149,216	-12.59
ZURICH INSURANCE COMPANY	\$658,828	41.23	\$466,501	-26.14	\$631,621	-16.89
POTOMAC INSURANCE CO OF ILLINOIS	\$1,220	37.70	\$886	-41.29	\$1,509	101.47
CINCINNATI INS CO THE	\$633,793	35.97	\$466,135	31.82	\$353,623	11.21
FIRST NATIONAL INS CO OF AMERICA	\$177	35.11	\$131	309.38	\$32	-87.50
GRINNELL MUTUAL REINSURANCE COMPANY	\$263,292	28.65	\$204,658	-6.44	\$218,752	22.09
LITITZ MUTUAL INSURANCE COMPANY	\$2,157	27.41	\$1,693	-3.53	\$1,755	148.94
STATE AUTOMOBILE MUTUAL INS CO	\$70,483	26.12	\$55,887	148.32	\$22,506	-4.64
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$2,797	24.92	\$2,239	2.19	\$2,191	-83.68
UNITED FIRE AND CASUALTY COMPANY	\$1,035,214	24.02	\$834,726	-5.37	\$882,078	-11.35
AMERICAN ECONOMY INSURANCE COMPANY	\$17,010	21.45	\$14,006	71.83	\$8,151	61.85
AMERICAN MOTORISTS INSURANCE CO	\$145,462	20.36	\$120,853	81.58	\$66,555	-50.22

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	1999 Written Premium	1998 - 1999 % of Change in Premium	1998 Written Premium	1997 - 1998 % of Change in Premium	1997 Written Premium	1996-1997 % of Change in Premium
JOHN DEERE INSURANCE COMPANY	\$210,701	20.19	\$175,303	-2.88	\$180,505	-18.84
COLUMBIA MUTUAL INSURANCE CO	\$69,626	19.01	\$58,505	-11.30	\$65,961	7.74
NATIONAL FIRE INS CO OF HARTFORD	\$1,913	18.09	\$1,620	62.16	\$999	-62.00
ST PAUL FIRE & MARINE INSURANCE CO	\$1,649,920	17.52	\$1,403,994	-10.99	\$1,577,406	-5.19
SECURA INSURANCE A MUTUAL COMPANY	\$238,871	14.53	\$208,574	71.59	\$121,552	-66.57
LUMBERMENS MUTUAL CASUALTY CO	\$401,424	12.96	\$355,367	93.63	\$183,528	-47.43
HAWKEYE SECURITY INSURANCE COMPANY	\$92,199	12.40	\$82,025	-6.98	\$88,181	-22.13
STATE AUTO PROPERTY & CASUALTY INS CO	\$409,316	12.34	\$364,361	-3.22	\$376,484	15.46
GENERAL CASUALTY CO OF WISCONSIN	\$35,767	11.94	\$31,953	68.70	\$18,941	-36.49
ALLSTATE INSURANCE COMPANY	\$98,411	11.78	\$88,043	52.89	\$57,584	21.19
AMERICAN AUTOMOBILE INSURANCE CO	\$186,966	10.68	\$168,919	103.59	\$82,972	-41.72
AMCO INSURANCE COMPANY	\$120,647	9.91	\$109,771	13.87	\$96,399	11.66
ALLIANZ INSURANCE COMPANY	\$1,133,713	9.22	\$1,037,976	30.12	\$797,687	N/A
NEW YORK FRONTIER INSURANCE COMPANY	\$10,945	9.01	\$10,040	1432.82	\$655	-53.05
SENTRY INSURANCE A MUTUAL COMPANY	\$266,599	7.68	\$247,596	-8.73	\$271,269	-2.59
UNITED SECURITY INSURANCE COMPANY	\$90,658	4.78	\$86,521	19.49	\$72,411	57.08
SHELTER MUTUAL INSURANCE CO	\$201,556	4.56	\$192,775	-8.93	\$211,671	13.09
NN INSURANCE COMPANY	\$2,393	4.00	\$2,301	-35.56	\$3,571	-68.65
EMPLOYERS INSURANCE OF WAUSAU A MUTU	\$191,500	2.70	\$186,472	53.75	\$121,279	-34.58
GENESIS INSURANCE COMPANY	\$84,403	1.83	\$82,884	305.94	\$20,418	N/A
FARMERS INSURANCE EXCHANGE	\$35,527	0.05	\$35,511	-54.36	\$77,810	15.17
UNIVERSAL UNDERWRITERS INS CO	\$503,114	-1.45	\$510,529	5.36	\$484,554	6.97
INDIANA LUMBERMENS MUTUAL INS CO	\$264,224	-2.93	\$272,207	-21.74	\$347,824	-6.29
RLI INSURANCE COMPANY	\$82,681	-3.36	\$85,556	180.74	\$30,475	122.56
AMERICAN STATES INSURANCE COMPANY*	\$236,332	-3.46	\$244,800	8.88	\$224,844	0.92
BROTHERHOOD MUTUAL INSURANCE CO	\$292	-4.58	\$306	33.62	\$229	-5.37
ROYAL INS CO OF AMERICA	\$968,792	-5.70	\$1,027,312	216.90	\$324,172	-64.89
CITIZENS SECURITY MUTUAL INS CO	\$30,975	-6.47	\$33,117	-35.72	\$51,521	185.80
CONTINENTAL WESTERN INSURANCE CO	\$1,724	-7.21	\$1,858	-55.64	\$4,188	2.02
FIREMANS FUND INS CO OF WISCONSIN	\$79,430	-7.32	\$85,708	-14.06	\$99,733	-82.99
GENERAL ACCIDENT INS CO OF AMERICA	\$66,126	-8.43	\$72,212	735.59	\$8,642	-78.64
TWIN CITY FIRE INS CO	\$333,913	-9.18	\$367,674	12.16	\$327,805	-43.08
FEDERATED MUTUAL INSURANCE COMPANY	\$1,322,510	-9.39	\$1,459,630	-10.39	\$1,628,863	-0.36
MUTUAL SERVICE CASUALTY INSURANCE CO	\$37,862	-10.41	\$42,262	17.85	\$35,860	40.69
UNITED STATES FIDELITY & GUARANTY CO	\$108,781	-11.61	\$123,068	-2.37	\$126,052	170.68
ALLIANZ UNDERWRITERS INSURANCE COMPA	\$565,500	-12.09	\$643,250	-0.81	\$648,500	1701.39
TIG INSURANCE COMPANY	\$660,156	-16.48	\$790,457	-55.61	\$1,780,787	124.16
UNDERWRITERS INSURANCE COMPANY	\$81,219	-18.89	\$100,138	-32.11	\$147,500	0.00
HARTFORD CASUALTY INS CO	\$74,106	-20.42	\$93,120	778.82	\$10,596	-60.11
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$333,044	-20.62	\$419,541	-64.91	\$1,195,639	5.94
NORTHWESTERN NATIONAL CASUALTY CO	\$10,107	-20.70	\$12,745	-46.89	\$23,997	-38.03
FARMERS ALLIANCE MUTUAL INS CO	\$20,160	-22.27	\$25,936	-26.02	\$35,060	43.91
GREAT NORTHERN INSURANCE COMPANY	\$300,415	-23.54	\$392,887	-1.35	\$398,247	3.44
RANGER INSURANCE COMPANY	\$389,409	-25.80	\$524,827	-1.03	\$530,286	7.72
FIREMANS FUND INSURANCE COMPANY	\$61,321	-25.88	\$82,737	-50.15	\$165,975	136.45
WESTCHESTER FIRE INSURANCE COMPANY	\$165,866	-28.23	\$231,114	-76.72	\$992,690	-40.42
TRANSPORTATION INSURANCE COMPANY	\$254,799	-28.70	\$357,369	13.51	\$314,834	26.30
TRAVELERS INDEMNITY COMPANY	\$315,202	-30.08	\$450,827	-40.60	\$759,019	63.88

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	1999 Written Premium	1998 - 1999 % of Change in Premium	1998 Written Premium	1997 - 1998 % of Change in Premium	1997 Written Premium	1996-1997 % of Change in Premium
PENN AMERICA INS CO	\$19,069	-32.89	\$28,413	-11.95	\$32,269	25.79
CONTINENTAL CASUALTY COMPANY*	\$264,439	-32.91	\$394,155	48.67	\$265,117	34.94
NORTH AMERICAN SPECIALTY INS CO	\$484	-33.15	\$724	-74.47	\$2,836	16.47
MICHIGAN MUTUAL INSURANCE COMPANY	\$17,847	-33.54	\$26,854	-15.31	\$31,707	40.30
AMERICAN FAMILY MUTUAL INS CO	\$20,214	-33.56	\$30,425	-24.65	\$40,380	-11.58
WAUSAU UNDERWRITERS INS CO	\$48,610	-38.22	\$78,680	103.20	\$38,720	-83.39
PHOENIX INSURANCE COMPANY THE	\$12,332	-38.91	\$20,187	12.48	\$17,947	N/A
FEDERAL INSURANCE COMPANY	\$534,484	-39.02	\$876,493	-40.32	\$1,468,733	-11.91
AMERICAN INSURANCE COMPANY THE	\$27,018	-40.10	\$45,105	-79.21	\$216,925	19.36
CAPITOL INDEMNITY CORPORATION	\$20,516	-40.65	\$34,567	-16.40	\$41,348	71.40
GRAIN DEALERS MUTUAL INSURANCE CO	\$26,269	-41.26	\$44,720	-36.57	\$70,503	-8.13
NATIONAL SURETY CORPORATION	\$302,303	-41.50	\$516,719	18.63	\$435,561	-20.00
REGENT INSURANCE COMPANY	\$12,949	-42.25	\$22,424	67.33	\$13,401	-33.68
ATHENA ASSURANCE COMPANY	\$9,860	-47.63	\$18,829	-56.64	\$43,420	-19.21
AMERICAN CASUALTY CO OF READING PA	\$4,748	-48.84	\$9,281	-51.41	\$19,102	-36.56
AMERISURE INSURANCE COMPANY	\$4,277	-50.19	\$8,587	-3.29	\$8,879	470.63
LIBERTY INSURANCE CORPORATION	\$232,167	-52.85	\$492,417	6.37	\$462,911	-21.22
MINNESOTA FIRE AND CASUALTY COMPANY	\$15,842	-55.31	\$35,448	-21.72	\$45,285	86.57
TRANSCONTINENTAL INSURANCE COMPANY	\$143,570	-55.54	\$322,915	3.49	\$312,024	-11.20
COMMERCE AND INDUSTRY INSURANCE CO	\$20,708	-56.55	\$47,655	-29.18	\$67,290	-56.09
LIBERTY MUTUAL FIRE INSURANCE CO	\$851,180	-57.16	\$1,986,774	-0.49	\$1,996,460	1.73
SAFECO INSURANCE CO OF AMERICA	\$4,862	-62.19	\$12,860	-8.25	\$14,016	-65.07
ST PAUL PROPERTY & CASUALTY INS CO	\$157,030	-62.49	\$418,618	51.52	\$276,280	50.70
VIGILANT INSURANCE COMPANY	\$8,697	-63.24	\$23,661	428.86	\$4,474	-123.71
GENERAL INSURANCE CO OF AMERICA	\$5,613	-64.03	\$15,605	98.56	\$7,859	-19.22
WAUSAU BUSINESS INSURANCE COMPANY	\$43,704	-65.88	\$128,076	-33.25	\$191,860	148.35
BITUMINOUS CASUALTY CORPORATION	\$2,506	-66.23	\$7,421	-53.89	\$16,094	-8228.28
OLD REPUBLIC INSURANCE COMPANY	\$75,507	-66.93	\$228,309	0.97	\$226,106	-56.15
CONTINENTAL INSURANCE COMPANY THE*	\$2,790	-69.39	\$9,114	77.07	\$5,147	131.01
HARTFORD FIRE INSURANCE COMPANY	\$59,715	-70.66	\$203,504	-21.50	\$259,249	-12.79
RELiance INSURANCE COMPANY	\$126,093	-71.80	\$447,146	442.69	\$82,395	35.47
PENNSYLVANIA GENERAL INSURANCE CO	\$15,116	-79.10	\$72,342	353.92	\$15,937	11.66
GLOBE INDEMNITY CO	\$2,029	-84.19	\$12,836	893.50	\$1,292	-95.65
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$59,465	-84.41	\$381,474	-13.15	\$439,228	102.33
FARMERS AND MERCHANTS INSURANCE CO	\$1,564	-85.18	\$10,550	-76.96	\$45,781	-6.11
GERLING AMERICA INSURANCE COMPANY	\$62,867	-86.74	\$474,181	545.69	\$73,438	-7.26
CENTENNIAL INSURANCE COMPANY	\$393	-89.93	\$3,904	79.82	\$2,171	N/A
SUMITOMO MARINE & FIRE INS CO LTD	\$183	-99.70	\$60,000	311.10	\$14,595	N/A
CIGNA PROPERTY & CASUALTY INS CO	\$2	-99.91	\$2,118	-52.89	\$4,496	N/A
TOTAL	\$27,559,264	-0.17	\$27,606,516	-14.66	\$32,348,903	-0.51

**PRODUCT LIABILITY
MARKET SHARE
YEAR 1999**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
UNITED STATES FIRE INSURANCE CO	\$1,718,502	6.24	\$380,447	\$23,047	\$3,676	0.97
ST PAUL FIRE & MARINE INSURANCE CO	\$1,649,920	5.99	\$1,574,655	-\$23,579	\$1,879,817	119.38
FEDERATED MUTUAL INSURANCE COMPANY	\$1,322,510	4.80	\$1,345,797	\$697,555	-\$313,257	-23.28
ALLIANZ INSURANCE COMPANY	\$1,133,713	4.11	\$1,035,734	\$0	\$465,107	44.91
UNITED FIRE AND CASUALTY COMPANY	\$1,035,214	3.76	\$911,650	\$304,439	\$508,610	55.79
MEDMARC CASUALTY INSURANCE COMPANY	\$1,008,759	3.66	\$944,888	\$0	\$74,444	7.88
ROYAL INSURANCE COMPANY OF AMERICA	\$968,792	3.52	\$1,011,846	\$1,310	\$497,044	49.12
LIBERTY MUTUAL FIRE INSURANCE CO	\$851,180	3.09	\$899,712	\$1,020,117	\$737,585	81.98
ST PAUL GUARDIAN INSURANCE COMPANY	\$709,807	2.58	\$429,657	\$1,250	\$201,587	46.92
ACE FIRE UNDERWRITERS INSURANCE COMPANY	\$683,142	2.48	\$332,674	\$433	\$121,045	36.39
RELiance NATIONAL INDEMNITY COMPANY	\$676,800	2.46	\$600,636	\$0	\$204,915	34.12
TIG INSURANCE COMPANY	\$660,156	2.40	\$776,281	\$2,888,983	\$701,931	90.42
ZURICH AMERICAN INSURANCE COMPANY	\$658,828	2.39	\$531,711	\$274,613	-\$988,751	-185.96
CINCINNATI INS CO THE	\$633,793	2.30	\$560,699	\$71,500	-\$21,974	-3.92
ST PAUL MERCURY INSURANCE COMPANY	\$593,410	2.15	\$569,116	\$13,981	\$124,982	21.96
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$565,500	2.05	\$601,551	\$0	\$283,140	47.07
FEDERAL INSURANCE COMPANY	\$534,484	1.94	\$752,727	\$749,826	\$2,391,556	317.72
UNIVERSAL UNDERWRITERS INS CO	\$503,114	1.83	\$516,347	\$140,941	\$23,951	4.64
LIBERTY MUTUAL INSURANCE COMPANY	\$494,034	1.79	\$552,740	\$61,098	\$282,559	51.12
AMERICAN ZURICH INSURANCE COMPANY	\$471,305	1.71	\$420,904	\$1,994	\$7,573	1.80
STATE AUTO PROPERTY & CASUALTY INS CO	\$409,316	1.49	\$415,519	\$84,554	\$88,271	21.24
LUMBERMENS MUTUAL CASUALTY CO	\$401,424	1.46	\$335,240	\$286,392	\$301,765	90.01
RANGER INSURANCE COMPANY	\$389,409	1.41	\$440,855	\$845,601	-\$296,015	-67.15
TWIN CITY FIRE INS CO	\$333,913	1.21	\$315,978	-\$370,448	-\$1,508,259	-477.33
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$333,044	1.21	\$568,630	\$1,753,962	\$801,090	140.88
TRAVELERS INDEMNITY COMPANY	\$315,202	1.14	-\$2,246,745	\$584,820	\$80,791	-3.60
NATIONAL SURETY CORPORATION	\$302,303	1.10	\$404,021	\$252,831	\$18,210	4.51
GREAT NORTHERN INSURANCE COMPANY	\$300,415	1.09	\$355,696	\$187,000	\$1,008,464	283.52
SENTRY INSURANCE A MUTUAL COMPANY	\$266,599	0.97	\$274,007	\$258,581	\$357,351	130.42
CONTINENTAL CASUALTY COMPANY	\$264,439	0.96	\$315,430	\$437,778	\$1,340,587	425.00
INDIANA LUMBERMENS MUTUAL INS CO	\$264,224	0.96	\$277,257	\$2,650	\$35,290	12.73
GRINNELL MUTUAL REINSURANCE COMPANY	\$263,292	0.96	\$243,041	\$26,361	\$22,695	9.34
TRANSPORTATION INSURANCE COMPANY	\$254,799	0.92	\$290,656	\$213,189	-\$22,372	-7.70
SECURA INSURANCE A MUTUAL COMPANY	\$238,871	0.87	\$283,198	\$0	\$3,428	1.21
AMERICAN STATES INSURANCE COMPANY	\$236,332	0.86	\$248,938	\$98,295	\$125,755	50.52
LIBERTY INSURANCE CORPORATION	\$232,167	0.84	\$295,658	\$9,707	-\$219,222	-74.15
EMPLOYERS MUTUAL CASUALTY COMPANY	\$229,667	0.83	\$206,552	\$3,272	\$34,351	16.63
JOHN DEERE INSURANCE COMPANY	\$210,701	0.76	\$209,838	\$0	-\$86,112	-41.04
AMERICAN ALLIANCE INSURANCE COMPANY	\$202,089	0.73	\$56,420	\$0	\$11,595	20.55
SHELTER MUTUAL INSURANCE CO	\$201,556	0.73	\$205,086	\$40,974	-\$79,215	-38.63
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$200,695	0.73	\$186,915	\$0	\$519,711	278.05
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$191,500	0.69	\$215,150	\$53,218	\$481,658	223.87
AMERICAN AUTOMOBILE INSURANCE CO	\$186,966	0.68	\$180,846	\$0	\$18,613	10.29
WESTCHESTER FIRE INSURANCE COMPANY	\$165,866	0.60	\$164,013	\$0	-\$1,749,489	-1066.68
ST PAUL PROPERTY & CASUALTY INS CO	\$157,030	0.57	\$261,170	\$500	-\$2,468	-0.94

**PRODUCT LIABILITY
MARKET SHARE
YEAR 1999**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
AMERICAN FIRE & CASUALTY COMPANY	\$146,037	0.53	\$125,608	\$35,500	\$28,568	22.74
AMERICAN MOTORISTS INSURANCE CO	\$145,462	0.53	\$133,172	\$0	-\$4,564	-3.43
TRANSCONTINENTAL INSURANCE COMPANY	\$143,570	0.52	\$274,126	\$40,346	\$916,144	334.21
AMERICAN MANUFACTURERS MUTUAL INS CO	\$137,920	0.50	\$150,684	\$0	\$4,480	2.97
PACIFIC EMPLOYERS INSURANCE COMPANY	\$135,086	0.49	\$176,543	\$10,719	\$183,914	104.18
RELIAANCE INSURANCE COMPANY	\$126,093	0.46	\$165,211	\$79,375	-\$160,463	-97.13
NORTHBROOK PROPERTY & CASUALTY INS CO	\$121,260	0.44	\$87,287	\$13,738	-\$4,473	-5.12
AMCO INSURANCE COMPANY	\$120,647	0.44	\$126,097	\$107,358	\$130,247	103.29
UNITED STATES FIDELITY & GUARANTY CO	\$108,781	0.39	\$85,865	\$65,000	\$67,465	78.57
AMERICAN HOME ASSURANCE COMPANY	\$106,963	0.39	\$30,403	\$0	\$83,153	273.50
WINTERHUR INTERNATIONAL AMERICA INSURANCE	\$103,237	0.37	\$103,237	\$0	\$86,769	84.05
ACE AMERICAN INSURANCE COMPANY	\$102,303	0.37	-\$13,732	\$0	-\$156,291	1138.15
NATIONWIDE MUTUAL INSURANCE COMPANY	\$100,595	0.37	\$103,137	\$2,000	-\$39,108	-37.92
ALLSTATE INSURANCE COMPANY	\$98,411	0.36	\$91,283	\$15,110	-\$242,139	-265.26
HAWKEYE SECURITY INSURANCE COMPANY	\$92,199	0.33	\$95,144	\$4,013	\$831	0.87
UNITED SECURITY INSURANCE COMPANY	\$90,658	0.33	\$94,469	\$13,632	\$25,847	27.36
GENESIS INSURANCE COMPANY	\$84,403	0.31	\$86,679	\$738	\$103,988	119.97
RLI INSURANCE COMPANY	\$82,681	0.30	\$106,434	\$0	\$3,602	3.38
ROYAL INDEMNITY COMPANY	\$81,325	0.30	\$61,541	\$2,100	\$5,912	9.61
UNDERWRITERS INSURANCE COMPANY	\$81,219	0.29	\$88,402	\$0	-\$112,430	-127.18
FIREMANS FUND INS CO OF WISCONSIN	\$79,430	0.29	\$79,717	\$0	\$7,827	9.82
VALLEY FORGE INSURANCE COMPANY	\$77,834	0.28	\$74,062	\$37,750	\$39,760	53.68
WEST AMERICAN INSURANCE COMPANY	\$75,706	0.27	\$66,972	\$0	\$4,959	7.40
OLD REPUBLIC INSURANCE COMPANY	\$75,507	0.27	\$96,645	\$2,024,303	\$1,755,065	1815.99
HARTFORD CASUALTY INS CO	\$74,106	0.27	\$75,760	\$1,259	\$41,445	54.71
TRI STATE INSURANCE CO OF MINNESOTA	\$71,820	0.26	\$44,981	\$0	\$2,000	4.45
STATE AUTOMOBILE MUTUAL INS CO	\$70,483	0.26	\$65,152	\$242	\$1,789	2.75
COLUMBIA MUTUAL INSURANCE CO	\$69,626	0.25	\$67,531	\$1,098	\$1,255	1.86
CGU INSURANCE COMPANY	\$66,126	0.24	\$64,550	\$0	\$478,591	741.43
NORTH RIVER INSURANCE COMPANY THE	\$63,709	0.23	\$44,013	\$3,230	-\$25,885	-58.81
GERLING AMERICA INSURANCE COMPANY	\$62,867	0.23	\$187,304	\$50,448	\$1,435,043	766.16
FIREMANS FUND INSURANCE COMPANY	\$61,321	0.22	\$48,902	\$2,724,164	-\$8,155,479	-16677.19
MID-CONTINENT CASUALTY COMPANY	\$59,817	0.22	\$43,348	\$0	\$0	0.00
HARTFORD FIRE INSURANCE COMPANY	\$59,715	0.22	\$72,195	\$173,772	-\$597,686	-827.88
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$59,465	0.22	\$196,846	\$0	\$87,925	44.67
AMERICAN INTERNATIONAL SOUTH INS CO	\$50,000	0.18	\$49,932	\$0	\$8,880	17.78
WAUSAU UNDERWRITERS INS CO	\$48,610	0.18	\$75,752	\$96,060	-\$86,476	-114.16
OHIO CASUALTY INSURANCE COMPANY	\$47,089	0.17	\$34,208	\$0	\$3,118	9.11
WAUSAU BUSINESS INSURANCE COMPANY	\$43,704	0.16	\$97,098	\$50,850	\$72,654	74.83
AXA GLOBAL RISKS US INSURANCE CO	\$42,297	0.15	\$18,451	\$0	\$0	0.00
MUTUAL SERVICE CASUALTY INSURANCE CO	\$37,862	0.14	\$40,238	\$1,854	\$29,137	72.41
GENERAL CASUALTY CO OF WISCONSIN	\$35,767	0.13	\$34,078	\$0	\$0	0.00
FARMERS INSURANCE EXCHANGE	\$35,527	0.13	\$37,554	\$262	\$42,491	113.15
MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	\$30,975	0.11	\$31,914	\$11,000	\$10,930	34.25
AMERICAN INSURANCE COMPANY THE	\$27,018	0.10	\$29,674	\$0	\$13,445	45.31

**PRODUCT LIABILITY
MARKET SHARE
YEAR 1999**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
GRAIN DEALERS MUTUAL INSURANCE CO	\$26,269	0.10	\$25,266	\$747	-\$160	-0.63
FIDELITY AND GUARANTY INSURANCE COMPANY	\$26,247	0.10	\$23,127	\$0	-\$6,076	-26.27
COMMERCIAL UNION INSURANCE COMPANY	\$24,113	0.09	\$14,070	\$41,652	-\$181,526	-1290.16
AMERICAN AND FOREIGN INSURANCE CO	\$22,490	0.08	\$9,050	\$0	-\$16,477	-182.07
NATIONAL AMERICAN INSURANCE COMPANY	\$21,258	0.08	\$19,924	\$0	\$2,404	12.07
COMMERCE AND INDUSTRY INSURANCE CO	\$20,708	0.08	\$33,340	\$0	-\$37,113	-111.32
CAPITOL INDEMNITY CORPORATION	\$20,516	0.07	\$26,191	\$0	\$0	0.00
AMERICAN FAMILY MUTUAL INS CO	\$20,214	0.07	\$24,396	\$0	-\$5,898	-24.18
FARMERS ALLIANCE MUTUAL INS CO	\$20,160	0.07	\$19,530	\$0	\$3,154	16.15
OAK RIVER INSURANCE COMPANY	\$20,090	0.07	\$11,738	\$0	\$2,265	19.30
ILLINOIS NATIONAL INSURANCE COMPANY	\$20,000	0.07	\$20,000	\$0	-\$41,599	-208.00
PENN AMERICA INS CO	\$19,069	0.07	\$19,826	\$16,602	-\$43,456	-219.19
MICHIGAN MUTUAL INSURANCE COMPANY	\$17,847	0.06	\$18,105	\$0	-\$80,650	-445.46
HANOVER INSURANCE COMPANY THE	\$17,276	0.06	\$13,309	\$0	\$0	0.00
SECURITY NATIONAL INSURANCE COMPANY	\$17,024	0.06	\$12,507	\$0	-\$2,740	-21.91
AMERICAN ECONOMY INSURANCE COMPANY	\$17,010	0.06	\$15,290	\$0	-\$27,147	-177.55
TRINITY UNIVERSAL INSURANCE COMPANY	\$16,290	0.06	\$11,016	\$0	-\$2,152	-19.54
MINNESOTA FIRE AND CASUALTY COMPANY	\$15,842	0.06	\$24,248	\$0	\$0	0.00
LUMBERMENS UNDERWRITING ALLIANCE	\$15,216	0.06	\$15,986	\$0	\$0	0.00
GENERAL ACCIDENT INSURANCE COMPANY	\$15,116	0.05	\$46,370	\$0	\$74,598	160.88
TRUCK INSURANCE EXCHANGE	\$14,465	0.05	\$14,861	\$1,621	\$14,584	98.14
GULF INSURANCE COMPANY	\$13,773	0.05	\$1,453	\$0	\$0	0.00
REGENT INSURANCE COMPANY	\$12,949	0.05	\$14,714	\$0	\$0	0.00
PHOENIX INSURANCE COMPANY THE	\$12,332	0.04	\$15,115	-\$413	\$11,020	72.91
AMERICAN GUARANTEE & LIABILITY INS CO	\$11,485	0.04	\$13,079	\$0	\$65,231	498.75
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$11,385	0.04	\$10,178	\$0	\$0	0.00
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$11,130	0.04	\$9,339	\$2,500	\$44,327	474.64
FRONTIER INSURANCE COMPANY	\$10,945	0.04	\$11,070	\$0	-\$6,448	-58.25
UNITED PACIFIC INSURANCE COMPANY	\$10,216	0.04	\$6,555	\$0	\$118,668	1810.34
NORTHWESTERN NATIONAL CASUALTY CO	\$10,107	0.04	\$9,909	\$0	\$0	0.00
ATHENA ASSURANCE COMPANY	\$9,860	0.04	\$11,213	\$0	-\$23,472	-209.33
GENERAL STAR NATIONAL INS CO	\$8,937	0.03	\$8,920	\$0	\$3,000	33.63
VIGILANT INSURANCE COMPANY	\$8,697	0.03	\$17,712	\$40,314	\$52,439	296.06
ST PAUL INSURANCE CO OF ILLINOIS THE	\$8,034	0.03	\$5,287	\$0	-\$4,483	-84.79
SELECTIVE INSURANCE CO OF S CAROLINA	\$5,849	0.02	\$1,562	\$0	\$0	0.00
MERIDIAN MUTUAL INSURANCE COMPANY	\$5,772	0.02	\$264	\$0	\$0	0.00
GENERAL INSURANCE CO OF AMERICA	\$5,613	0.02	\$12,899	\$0	\$3,070	23.80
HARTFORD INSURANCE CO OF MIDWEST THE	\$4,938	0.02	\$1,056	\$0	\$3	0.28
SAFECO INSURANCE CO OF AMERICA	\$4,862	0.02	\$9,836	\$0	\$8,177	83.13
AMERICAN CASUALTY CO OF READING PA	\$4,748	0.02	\$39,049	\$40,819	\$1,988,871	5093.27
AMERISURE INSURANCE COMPANY	\$4,277	0.02	\$5,612	\$0	-\$1,418	-25.27
FIDELITY & GUARANTY INS UNDERWRITERS	\$3,734	0.01	\$1,409	\$0	\$1,539	109.23
NORTHLAND INSURANCE COMPANY	\$2,850	0.01	\$1,276	\$0	-\$169	-13.24
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$2,797	0.01	\$2,938	\$0	-\$3,296	-112.19
CONTINENTAL INSURANCE COMPANY THE	\$2,790	0.01	\$10,270	\$5,480	\$176,415	1717.77

**PRODUCT LIABILITY
MARKET SHARE
YEAR 1999**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
BITUMINOUS CASUALTY CORPORATION	\$2,506	0.01	\$5,019	\$0	\$1,100	21.92
NATIONAL INDEMNITY COMPANY	\$2,445	0.01	\$2,004	\$0	-\$8,016	-400.00
NN INSURANCE COMPANY	\$2,393	0.01	\$2,809	\$0	\$393,600	14012.10
CHARTER OAK FIRE INSURANCE CO THE	\$2,279	0.01	\$604	-\$1,675	\$168,796	27946.36
LITITZ MUTUAL INSURANCE COMPANY	\$2,157	0.01	\$2,014	\$0	\$0	0.00
LEGION INSURANCE COMPANY	\$2,060	0.01	\$1,174	\$0	-\$20,769	-1769.08
GLOBE INDEMNITY COMPANY	\$2,029	0.01	\$7,375	\$0	-\$394	-5.34
NATIONAL FIRE INS CO OF HARTFORD	\$1,913	0.01	\$1,921	\$0	\$0	0.00
CONTINENTAL WESTERN INSURANCE CO	\$1,724	0.01	\$2,175	\$0	-\$41	-1.89
NONPROFITS INS ASSN AN INTERINS EXCH	\$1,596	0.01	\$1,100	\$0	\$660	60.00
FARMERS AND MERCHANTS INSURANCE CO	\$1,564	0.01	\$1,907	\$0	-\$7,434	-389.83
AMERICAN EMPLOYERS INSURANCE CO	\$1,369	0.00	\$382	\$0	-\$34,073	-8919.63
POTOMAC INSURANCE CO OF ILLINOIS	\$1,220	0.00	\$1,421	\$0	\$1,700	119.63
MASSACHUSETTS BAY INS CO	\$1,068	0.00	\$996	\$0	\$0	0.00
SAVERS PROPERTY & CA SUALTY INS CO	\$689	0.00	\$403	\$0	\$85	21.09
TRAVELERS CASUALTY AND SURETY CO	\$534	0.00	\$1,971	-\$69,040	\$861,479	43707.71
EMPIRE FIRE AND MARINE INSURANCE CO	\$511	0.00	\$511	\$0	\$19	3.72
NORTH AMERICAN SPECIALTY INS CO	\$484	0.00	\$615	\$0	-\$4,760	-773.98
CENTENNIAL INSURANCE COMPANY	\$393	0.00	\$1,604	\$800	\$131,779	8215.65
SAFEGUARD INSURANCE COMPANY	\$309	0.00	\$84	\$0	\$63	75.00
BROTHERHOOD MUTUAL INSURANCE CO	\$292	0.00	\$266	\$0	\$0	0.00
NORTHERN ASSURANCE CO OF AMERICA	\$276	0.00	\$41	\$0	\$9,114	22229.27
MARYLAND CASUALTY COMPANY	\$240	0.00	\$239	\$0	\$158,264	66219.25
AGRICULTURAL INSURANCE COMPANY	\$231	0.00	\$183	\$0	\$164	89.62
SUMITOMO MARINE & FIRE INS CO LTD	\$183	0.00	\$11	\$0	\$1	9.09
FIRST NATIONAL INS CO OF AMERICA	\$177	0.00	\$206	\$0	-\$274	-133.01
PACIFIC INDEMNITY COMPANY	\$101	0.00	\$99	\$0	\$20	20.20
BITUMINOUS FIRE AND MARINE INS CO	\$70	0.00	\$67	\$0	\$1,300	1940.30
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$67	0.00	\$67	\$0	\$0	0.00
ACE PROPERTY AND CASUALTY INSURANCE COMP	\$2	0.00	\$622	\$0	\$834	134.08
AIU INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$257	N/A
AMERICAN ALTERNATIVE INS CORP	\$0	0.00	\$0	\$0	-\$22	N/A
AMERICAN FIRE AND INDEMNITY COMPANY	\$0	0.00	\$2,044	\$0	\$0	0.00
AMERICAN INDEMNITY COMPANY	\$0	0.00	\$591	\$0	\$0	0.00
AMERICAN NATIONAL FIRE INSURANCE CO	\$0	0.00	\$0	\$0	-\$3,317	N/A
AMERICAN STATES INSURANCE CO TX	\$0	0.00	\$0	\$0	\$160	N/A
ARGONAUT INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$12	N/A
ARGONAUT MIDWEST INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$3,755	N/A
ASSOCIATED INDEMNITY CORPORATION	\$0	0.00	\$0	\$0	-\$1,584	N/A
ASSURANCE COMPANY OF AMERICA	\$0	0.00	\$0	\$0	\$55,799	N/A
AUTOMOBILE INS CO OF HARTFORD CT	\$0	0.00	\$0	\$0	\$6,780	N/A

**PRODUCT LIABILITY
MARKET SHARE
YEAR 1999**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
CASUALTY RECIPROCAL EXCHANGE	\$0	0.00	\$0	\$0	-\$223	N/A
CENTURY INDEMNITY COMPANY	\$0	0.00	\$0	-\$1,000	-\$282,045	N/A
COLORADO CASUALTY INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$286	N/A
COREGIS INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$4,064	N/A
FARMINGTON CASUALTY COMPANY	\$0	0.00	\$0	\$51,000	\$53,365	N/A
FIRST SPECIALTY INSURANCE CORPORATION	\$0	0.00	\$844	\$0	-\$3,797	-449.88
GRANITE STATE INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$41	N/A
GREAT AMERICAN INSURANCE COMPANY	\$0	0.00	\$48	\$0	-\$2,569	-5352.08
INSURANCE CO OF THE STATE OF PA	\$0	0.00	\$0	\$0	-\$7,253	N/A
INSURANCE COMPANY OF NORTH AMERICA	\$0	0.00	-\$12,359	\$0	-\$76,953	622.65
LM INSURANCE CORPORATION	\$0	0.00	\$13	\$0	-\$5	-38.46
MARKEL INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$2,787	N/A
MID CENTURY INSURANCE COMPANY	\$0	0.00	\$517	\$0	\$3,556	687.81
MILLERS INSURANCE COMPANY, THE	\$0	0.00	\$0	\$0	-\$55	N/A
NATIONAL CASUALTY COMPANY	\$0	0.00	\$0	\$0	\$4	N/A
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$0	0.00	\$0	\$250,000	\$346,360	N/A
NEW HAMPSHIRE INSURANCE COMPANY	\$0	0.00	\$33	\$61,500	\$98,936	299806.06
NORTHBROOK INDEMNITY CO	\$0	0.00	\$0	\$0	-\$11,413	N/A
NORTHBROOK NATIONAL INS CO	\$0	0.00	\$0	\$0	-\$37,204	N/A
NORTHERN INSURANCE CO OF NEW YORK	\$0	0.00	\$0	\$23,300	\$235,523	N/A
NORTHFIELD INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$63	N/A
PROVIDENCE WASHINGTON INSURANCE CO	\$0	0.00	\$0	\$0	-\$893	N/A
RELiance NATIONAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$4,328	N/A
STANDARD FIRE INSURANCE COMPANY	\$0	0.00	\$0	\$50,000	\$84,754	N/A
STAR INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$11	N/A
TIG PREMIER INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$263	N/A
TRAVELERS CASUALTY AND SURETY CO OF AMERICA	\$0	0.00	\$0	\$0	\$18,473	N/A
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	\$0	0.00	\$0	\$17,365	\$113,160	N/A
UTICA MUTUAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$2,000	N/A
VALIANT INS CO	\$0	0.00	\$0	\$0	\$7,629	N/A
WESTFIELD INSURANCE COMPANY	\$0	0.00	\$0	\$0	-\$7	N/A
YASUDA FIRE & MARINE INS CO OF AMERICA	\$0	0.00	\$107	\$0	\$9,142	8543.93
ZURICH AMERICAN INS CO OF ILLINOIS	\$0	0.00	\$0	\$0	-\$32,576	N/A
TRI STATE INSURANCE COMPANY	-\$70	0.00	-\$50	\$0	-\$3,290	6580.00
TRAVELERS CASUALTY AND SURETY CO OF IL	-\$469	0.00	-\$469	\$100,000	-\$191,198	40767.16
NATIONWIDE PROPERTY & CASUALTY INS CO	-\$771	0.00	-\$747	\$200,000	-\$29,044	3888.09
GAN NATIONAL INSURANCE COMPANY	-\$1,856	-0.01	-\$1,856	\$0	-\$4,424	238.36
MILLERS MUTUAL INSURANCE ASSOCIATION	-\$7,849	-0.03	\$48,284	\$0	\$90,514	187.46
HARTFORD ACCIDENT & INDEMNITY CO	-\$16,930	-0.06	-\$17,733	\$47,219	\$892,391	-5032.37
TRAVELERS INDEMNITY CO OF AMERICA	-\$25,927	-0.09	-\$26,122	\$133,579	\$33,209	-127.13

**PRODUCT LIABILITY
MARKET SHARE
YEAR 1999**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
TRAVELERS INDEMNITY CO OF ILLINOIS	-\$73,059	-0.27	\$513,863	\$379,111	-\$1,454,425	-283.04
TOTAL	\$27,559,264	100.00	\$24,285,371	\$17,954,147	\$8,201,226	33.77

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